THE AMERICAN \$150/December 1986 FOR GOD AND COUNTRY An Old-Fashioned **CHRISTMAS** Courage At Pearl Harbor **America: The Debtor Nation**



THE AMERICAN EGION The Magazine for a Strong America

Vol. 121, No. 6

December 1986

TICLES AMERICA, THE DEBTOR NATION: WHAT DOES IT MEAN? 10 Is the richest nation on Earth sinking into a sea of red ink? By Philip C. Clarke 12 IS YOUR MONEY SAFE? About 160 banks will go belly-up this year. Will yours be one? By Charles Phillips **USPS: MORE CHANGES AHEAD** 14 Limits on who may use the non-profit rate are included in recommended changes. 16 THE MYTHS OF DIETING "If I eat less, I'll lose weight, right?" Not necessarily, according to recent findings. By Sam Sherman 18 PEARL HARBOR: VIGNETTES OF COURAGE The sneak attack put fire in America's belly and steel in her backbone. By Vernon Pizer AN OLD-FASHIONED CHRISTMAS 20 Savor the traditional images and retreat into the mellow glow of a down-home Christmas. By Gary Turbak 22 WHAT'S RIGHT WITH AMERICA A "cowboy lawman" pins his badge of hope on the nation's youths. By Hugh O'Brian 24 THE MADNESS OF MAD Shouldn't we change our suicidal policy that leaves us exposed to Soviet attack? By M. Stanton Evans **VETERANS' CARE: STRESSING THE POSITIVE** 30 VA Administrator Turnage is optimistic about VA capabilities despite budget cuts. 32 REPORT ON THE FALL MEETINGS The Legion's fight against the means test continues.



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THE COVER Warm feelings of Christmas.

THE AMERICAN LEGION MAGAZINE, a leader among national general-interest publications, is published monthly by The American Legion for its 2.7 million members. These military-service veterans, working through 16,000 community-level posts, dedicate themselves to God and country and traditional American values; a strong national security; adequate and compassionate care for veterans, their widows and orphans; community service; and the wholesome development of our nation's youth.

Photo By Sieb/H. Armstrong Roberts, Inc.

DECEMBER 1986

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World Conquest

Panama Canal is going ("Trouble in Panama," Oct.), Lebanon has been destroyed, and Pakistan will be the next domino to fall if the Soviets have their way. It is inconceivable that the leaders of the 22 nations of the Arab League do not realize that all the Islamic countries from Morocco on the West to Mindanao in the Philippines will become Soviet vassal states ruled by the KGB with Collaborators, in the same way that the Gestapo ruled Europe.

Roland I. Pritikin Rockford, Ill.

Give Them Death

If an American feeds information to a foreign power ("Espionage in America," Sept.) that could cause the loss of just *one*

American life, in or out of the military, that person should be put to death. Technology can be replaced. A life cannot.

Salvatore Canzoneri Seaford, N.Y.

Why Conditions?

Means test? I do not remember the World War II draft board asking me to complete a financial statement when they sent me the draft notice.

Peter J. Potochney Whitehall, Pa.

You forgot one aspect of the means test: While the VA's budget must be increased to accommodate the 328 additional employees hired to identify about 10,000, or about 2 percent, of the veterans who will have to pay, not one cent of these payments will go back to the

VA. This money will go into the U.S. Treasury. Thus, what may seem to be an increase in the VA budget for service to all veterans is in reality money allocated to deny health care to some, receive some compensation from a few, and delay health care for all.

John E. Hein Warren, N.J.

Wrong State

In your September article, "Traditionally Untraditional," about external degree programs and opportunities, it is important to note that Thomas Edison College is a New Jersey state college located in Trenton, N.J., not New Hampshire.

Colleen A. McDonnell-Wieczorek Cliffside Park, N.J.

Courage At Reykjavik



President Reagan's decision to stick by SDI in the face of overwhelming political influences at Reykjavik was an admirable example of "grace under pressure," Hemingway's definition of courage.

With the world watching, the Soviets offered unprecedented concessions in strategic nuclear weapons—providing the United States concede further research, development and testing of its space-based Strategic Defense Initiative, Reagan could have shunted SDI to the dustbin of history and secured for himself a permanent reference in the archives of world peace.

Fortunately, he followed the sage counsel of Demosthenes, who told his Athenians 2,400 years ago as Philip of Macedonia growled outside the gates of Athens: "If another, having arms in hand and a large force around him, amuses you with the name of peace while he carries on the operations of war, what is left but to defend yourselves?"

SDI is a defensive weapons system vital to our national survival. It is meant to deter our enemies through strength. A strong America does not imperil peace, but a weak one surely will. To compromise SDI is to invite disaster, because without it America would be vulnerable and weak.
And, to paraphrase Winston Churchill,
"America's weakness is the world's
danger." The absence of a strong America
would force upon the world the awesome
prospect of a militarily superior Soviet
Union, a country that has never strayed
from its self-enunciated goal of destroying
democracy.

A classic example of compromising a nation's strength that led to catastrophe involved Neville Chamberlain, Britain's prime minister when Hitler unleashed his mass slaughter on Europe. Before the war began, Chamberlain met repeatedly with Hitler and made concessions and signed agreements, all of which he believed would lead to a lasting peace. Instead, it helped pave the road to war and Britain's near annihilation.

Thus, while it's important to preserve the memories and incidents of war, it's equally important to remember how war started. To do otherwise is to suffer the consequences of philosopher George Santayana's warning: "Those who cannot remember the past are condemned to repeat it."

The decision at Reykjavik reconfirmed a longstanding American belief that national survival is possible only through strength. It's a belief that has helped sustain Peace on Earth for more than four decades.

The Editors

High Cost To Die

At the time of a funeral ("The High Cost of Dying," Oct.), families are not prepared mentally or emotionally to deal with funeral directors and are at their mercy to be ripped off. Who is to come to the aid of the little guy? Why do such a small group of people like funeral directors have such a stranglehold on the public?

William M. Cain Landing, N.J.

I'm appalled at such a one-sided article. We in the funeral service maintain facilities and equipment worth hundreds of thousands of dollars to help people during their time of grief. We perform a service and receive a fair profit for our efforts. Funeral prices are determined by how a family wishes to be served. Not all funerals cost \$4,000, just as not all cars cost \$15,000. I feel that most of us can hold our heads high as funeral directors.

Gary L. Couture Tecumseh, Mich.

Who's Eligible?

The November Editors' Corner included a phrase that read: "eligible nonveterans." We meant to say "eligible non-members." Only wartime veterans are eligible for membership in The American Legion.



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'Project Concern' Surveying Treatment In VA Hospitals

INCE my election to National Commander nearly four months ago, I've chased a whirlwind schedule that included a journey to Central America and two meetings with the President—one to present him with The American Legion's 1987 legislative priorities and the other to witness his signing into law a new veterans' health-care package.

To prepare for Central America, I met with State Department experts for briefings on emerging democracies in Costa Rica, Guatemala and El Salvador. Armed with this knowledge, I visited those countries, met their leaders and talked with them about the progress of freedom in their part of the world.

With one exception, freedom thrives in Central America. Nicaragua's Sandinista regime continues to work overtime to destroy democracy and impose its iron-clad totalitarianism. We cannot let that threat go unchecked. It is imperative that the United States continues to provide economic aid and other assistance to preserve the freedom of our friends to the south. Our investment in their future ensures our own.

Although threats to our national security abroad are important, we also have problems at home that demand our attention. We must help stop the cancerous spread of drugs and alcohol, especially among our youth. I told the President and the First Lady that The American Legion has worked hard to educate children, parents and teachers about the problems of drug abuse, and that every blue cap Legionnaire in the nation supports the fight to erase this blight that stains America. Singly, and together, we must continue to wage war against this enemy that saps the minds and souls of our young people. We are at war, but this time it's within our own borders.

Our concern for adequate veterans' health care prompted us to launch what



ENACTED — Dean witnesses the signing of the Legion-backed bill to improve veterans health care.

may prove to be the most significant survey The American Legion has undertaken since the organization's commitment to the G.I. Bill in 1944.

The survey, dubbed "Project Concern," began in October and will be completed at the end of December. We hope the survey will help us document, through case histories, the quality of VA medical care veterans receive. We seek to examine actual veterans' treatments—good and bad—at VA hospitals and outpatient clinics, to garner first-hand information on which to base future efforts to defend the veterans' healthcare system in America.

I am pleased to inform you that on Oct. 28, I represented The American Legion at a special ceremony in Georgia where President Reagan signed into law H.R. 5299, an omnibus veterans health-care package that provides a veterans compensation COLA plus several additional provisions covering a variety of VA programs (See related article, page 29).

A new year lies ahead, a year that promises new challenges and new possibilities. We will celebrate the bicentennial of the U.S. Constitution and promote the significance of that special document. The Legion already has been doing that through programs such as the National High School Oratorical Contest, a program that will be a half-century old in 1987.

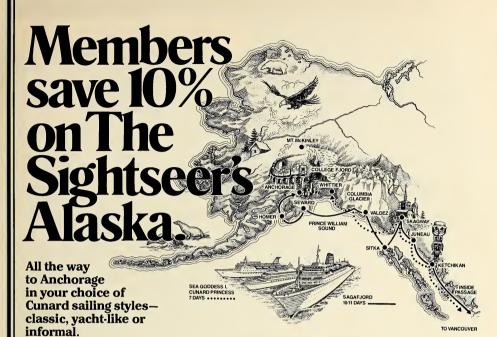
While we look to the Legion's rich past in promoting American ideals and strengths, we also must be keenly aware of our future needs, especially increased membership. Our ranks passed 2.7 million members this past membership year, but much more remains to be done. We must sustain our drive and spirit to reach out into mainstream America and recruit new members, and welcome back old ones.

The goal of a 3-million-member Legion is ambitious, but not beyond reach. How do we achieve this? Legionnaires must show their communities what our Legion is all about, what we stand for and where we are going. Programs such as Boys State and Boys Nation and American Legion Baseball speak well of our traditions. But we cannot rely on the past. Blue cap Legionnaires, the heartbeat of our organization, must let their communities know they are concerned with community and youth development. Mere words won't shore up our ranks. But continued community involvement and leadership will.

As we stand at the threshold of a new year, we are fortunate to draw upon the spiritual strength and unity that the Christmas season affords us. And it is a time to reflect on the importance of the family unit in our society.

It's claimed that man can live three days without water and 30 days without food, but no longer than three seconds without hope. The family is the hope of this nation.

As we close out the year in hope, fellowship and joyous feelings, keep in your hearts my warmest wishes for a happy holiday season.



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DATELINE WASHINGTON

Our Civil Defenselessness

U.S. Civil Defense capabilities are low and declining. That's the estimate of the Federal Emergency Management Agency, in a study ordered by the House and Senate Armed Services committees. Unless the trend is reversed, the study warned, national survival would be in jeopardy in the event of a nuclear attack against our country.

The main problems with the programs, FEMA found, is that—despite the law calling for a strong civil defense—federal support has been waning and many of the local officials involved are more concerned with responding to natural disasters in their areas. As a result, there has been a "continued deterioration of the already dangerously low levels of attack preparedness," the study concluded. Other findings:

- Emergency alert systems fall off during sleeping hours or power failure.
- Emergency operating centers in 26 states lack all the facilities required, such as independent water supply, emergency electrical power, fallout protection and a 14-day supply of foods.
- More than a dozen of these centers are located in likely target areas of attack, making their survival highly questionable.
- More than 80 percent of local jurisdictions lack two-way radio links between command centers and broadcast stations;
 60 percent lack fallout shelters.

Single Moms' Ranks Grow

Births to single women in 1984 climbed to the highest level since records were first kept back in 1940, the National Center for Health Statistics has reported. However, in the first turn-around since 1978, data show that the birth rate among teen-agers declined by 1 percent, accounting for just 13 percent of all new babies in 1984.

Unmarried women bore 770,355 babies in 1984, an increase over the previous year of 4 percent, according to the study. That's more than one in every five births nationwide.

The growth in the population of women preferring not to tie the knot has outpaced that of all women because of the widespread tendency to delay marriage as well as the increasing number of divorces. In 1974, one in seven women aged 30 to 34 was unmarried. By 1984 the proportion had risen to one in four.

The District of Columbia ranked the highest in births to singles with 569 to every 1,000. Utah had the lowest rate with 77 to 1,000.

Gadhafi Slithers West

Libya not only sponsors terrorism in Europe and the Mideast, but also encourages "fifth columns" in just about all of the Western Hemisphere countries south of the United States, according to a State Department survey.

Libyan leader Moammar Gadhafi has attempted, so far without great success, to subvert many countries of Latin America and the Caribbean, the survey revealed. Among other activities, he funds radical leftist groups, provides training and arms for guerrilla movements, and sets up conclaves for terrorists.

The objective of Libya is twofold, said the State Department: to destabilize current governments; and to foster an anti-American climate. Libya has been directing guerrilla groups, which it funds, to attack U.S. facilities in those countries, so far without success.

Libya's primary client on this side of the Atlantic is Nicaragua, which Libya has helped with money, arms and training, the State Department concluded.

The Moon And Martians

The nation's space program may be heading for economic development of the moon and Mars, if the U.S. government follows the recommendations of the National Commission on Space.

The commission's report, dedicated to the seven-member crew of the ill-fated Challenger, called for the building of lunar spaceports and some colonization of Mars in the early part of the next century.

The moon is considered a realistic goal since it's only 240,000 miles away, allowing for practical teleoperation of remote machines on the lunar surface by scientists on Earth. Mars is a thousand times farther away from our own globe, hence the robotics involved will have to be more sophisticated, but it can be done, the 15-member commission said.

The commission also called for a number of ongoing programs, including a continuing project to search for evidence that life exists—or has existed in the vast recesses of our galaxy.

Second Time Around

The administration intends to make sure that good soldiers don't just fade away. Education Secretary William J. Bennett and Defense Secretary Caspar W. Weinberger have signed an agreement to help retired military people attain second careers in teaching and school administration.

Each year about 8,000 officers and 22,000 enlisted persons retire. The average officer, on retirement, was under 46 years of age. Of those, 98 percent had a bachelor's degree, 63 percent, a masters, and 4 percent, a Ph.D. in 1985. The enlisted retiree was under 41, and 40 percent had earned a degree or had attended college.

"Every teacher should be well-versed in the subject area, be able to communicate effectively, and be of sound moral character," Bennett said. "Retired servicemen and women often meet all three of these requirements."

Quote of the Month

Compared to other federal programs, the VA budget has been a victim rather than a culprit in our present fiscal crisis. Rep. Michael Bilirakis

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Should Congress Repeal The 55-mph **Maximum Speed Limit?**

Sen. J. James Exon, D-Neb.

As a former governor with a long record of highway safety leadership, I say it's time for reason to replace the scare tactics of the universally ignored 55-mph speed limit. Safety need not be ignored. I do not agree with those who want the speed limits raised on all roads. Nor do I believe that we should keep a



law that is neither enforced nor enforceable. I predict it will be changed on rural interstates in the next Congress.

Without the national and economic security interests that prompted the national 55-mph limit in the 1970s, enforcement has steadily eroded. State statistics clearly indicate few interstate tickets are issued below 65 mph, which is the unofficial speed limit. This proves that people drive to the enforced limits and not necessarily to posted speeds. This also makes suspect the argument that the 55 mph-limit saves lives on the rural interstates

There can be no question that unreasonable speed, especially on congested, non-controlled entrance and exit roads, and standard two-lane highways causes excessive injuries and deaths. Statistics clearly show that more than 90 percent of all traffic deaths occur on two-lane roads.

The interstates were built for safety at higher speeds. As a result, head-on collisions have been virtually eliminated. Hence, today's 55-mph limit on rural interstates is ridiculous. Statistics show a motorist is 10 times safer, even at higher reasonable speeds, on a rural interstate than on two-lane primary and secondary roads. The solution is to give states the option to set speeds at a higher limit on federal rural interstates.

The withholding of federal highway funds to prevent lax enforcement of the 55-mph speed limit is faulty and must be changed. Since up to 49.9 percent of a state's drivers may now violate the 55-mph law without losing federal funds, it's obvious why so many states report non-compliance ratings in the 40 percent range.

We should provide a reasonable federal highway maximum speed limit on rural interstates, somewhere near where they are now driving; raise state compliance from 50 percent to 80

percent to keep all federal funds; and then require strict enforcement. That is the formula to real highway safety and to rebuilding the respect of drivers for the law.

Rep. James J. Howard, D-N.J.



Raising the speed limit on our nation's interstate highways will endanger the lives of our citizens, cause thousands of additional serious injuries and generally eliminate many of the safety gains that were made during the past decade.

In 1974, the first year of the 55-mph speed limit, 9,100 fewer people died on the nation's highways compared to the previous year, reversing a long-standing rate of increases in fatalities. With deductions for reductions in travel, about half the decline in fatalities was due to the lower speed limit.

That estimated reduction due to the speed limit corresponds well to the recent finding of the Transportation Research Board. After a two-year study mandated by Congress, the board refused to advocate repeal of the speed limit. In its study, the board concluded that elimination of the 55-mph speed limit would result in an additional 2,000 to 4,000 deaths per year on the nation's highways. The board estimated there would be thousands more serious injuries. paralysis and head and neck injuries.

This nation has not made a multibillion-dollar investment in the best road system in the world to have it be less safe than it possibly can be. If we have provided this road system for our citizens, we must make it safe for them.

Nobody should be misled about the potential time-savings from raising the speed limit. The savings would be minimal—about one minute per day per driver. When it is realized that most of these savings would be on pleasure trips, the potential cost in human life and suffering because of the higher speed limit seems enormous. It is not worth the additional risk to the nation's motorists to save that small amount of time.

The safety considerations so outweigh the small timesavings that even those most interested in reducing travel time, such as the American Trucking Association, strongly support the 55-mph speed limit.

It is not true that there should be a higher speed limit in Western states. The Western states consistently lead the nation

in the rate of fatalities, with many of them taking place in one-car accidents on isolated roads.

The 55-mph speed limit is a law that saves lives and should not be altered.

YOUR OPINION COUNTS, TOO

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STATE

AMERICA THE DEBTOR NATION

WHAT DOES IT MEAN?

Alarmingly, the
United States
owes more
money than
any other nation
in the world.
With our vast
wealth, we can
afford it—
but for how long?

By Philip C. Clarke

E ARE morally bound to pay our debts our-selves," said the President of the United States. "We cannot expect descendants to pay for all enterprises, just or unjust, profitable or ruinous, into which our vices, our passions, our interests may lead us."

The President was Thomas Jefferson and he was urging Congress to reduce the na-

Philip C. Clarke, a former AP correspondent, is a free-lance journalist and editor who contributes regularly to this magazine.



tional debt in the early 1800s. The total of that debt: \$83 million.

In the 1960s, the late Sen. Everett Dirksen got chuckles when he chided Congress, "With a few billion here and a few billion there, pretty soon we're talking real money." Today, we're talking *trillions*, and no one is laughing. Our chief causes for concern:

• The national debt, which hit a record \$2.3 trillion late this year after Congress added \$244 billion to keep the government going. At the current growth rate, the TRADE TROUBLE — Toyotas and other Japanese cars are major contributors to the huge foreign trade imbalance existing in the United States. For the first time in history, U.S. imports increased two-fold over exports in 1986, and U.S. agriculture suffered its first trade deficit in 27 years.

debt could soar to \$13 trillion by 2000, with annual interest payments of \$1.5 trillion.

• The federal budget deficit, which could exceed \$100 billion in fiscal year 1987, despite the Gramm-Rudman law mandating a \$190 billion overall reduction in the deficit by 1990.

• The foreign trade deficit, which appears headed for a record, has risen to a yearly rate of more than \$140 billion. Last July, the value of our imports was double that of our exports for the first time ever. Last May, the United States registered its first agricultural trade deficit in 27 years.

• The United States as the world's number one net debtor nation which, for the first time since World War I, is witnessing foreigners investing more capital in the United States than Americans are investing overseas. By last September, the United States 'owed' foreign investors nearly \$160 billion, a net indebtedness far greater than the \$103.7 billion owed by Brazil, the previous top debtor nation.

HAT'S happening? Is America, supposedly the richest and most powerful nation on earth, about to go bankrupt and sink in a sea of red ink?

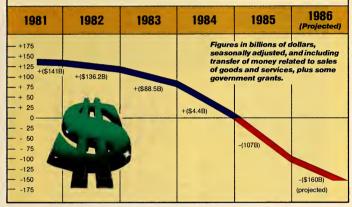
In reality, there's no need to reach for the panic button. The bad news is not all that bad—only in need of clarification.

It is well understood, of course, that the runaway budget deficit and national debt must be brought under control if our economy is to continue expanding. Massive federal borrowing and spending already are slowing overall growth by keeping interest rates relatively high and diverting capital from the more productive private sector.

Nonetheless, we're entering a fourth straight year of economic recovery with near UNCLE SAM'S PLUNGE INTO DERT



Tracing America's slide from a net-creditor to the world's No. 1 net-debtor nation



zero inflation and a record 11 million new jobs since 1982. Although the "oil patch" states and the Midwest farm belt, because of collapsing commodity prices, are suffering from the worst wave of bankruptcies and foreclosures since the Great Depression, the nation's overall "misery index" is at the lowest point in 15 years. There is yet another paradox: While Americans owe more than \$560 billion in consumer debt, they own more than three times as much in financial assets. In short, Americans borrow and spend more than anyone else in the world, but they also can afford it. At least for now.

The question is: How long can we keep spending more

than we're currently earning.

To give U.S. exports a better chance to compete against lower-priced foreign goods, the administration over the past 18 months has managed to reduce the dollar's exchange rate against the Japanese yen and West German mark by nearly 50 percent, and Treasury Secretary James A. Baker has threatened to push the dollar still lower unless Tokyo and Bonn do more to stimulate their economies and increase imports as well as exports.

UT Federal Reserve Chairman Paul Volcker, whose independent government agency oversees the nation's money supply and prime-interest rate, warns

that further declines in the dollar could trigger a new round of inflation. "What we are going to have to do," Volcker told a House hearing in September, "is to consume less and export more." The Fed's chairman said America has been living beyond its means in a "false paradise," relying on large foreign borrowing to support its standard of living, and added that "painful adjustments" are needed to reduce the trade deficit, "We have been lucky to get by for five years," said Volcker, "but we aren't going to get by much longer.

It's true that the trade deficit has cost American business and labor heavily and Continued on page 42 About 160 banks and 100 savings and loan institutions failed in 1986, the most since the Great Depression. Some depositors seem ready to stash their money in coffee cans.

By Charles Phillips

OT since the Great Depression have so many U.S. banks failed. Last year's 120 closedowns, the most since 1933 when some 4,000 banks shut their doors, is about to be exceeded by 1986's expected 160 failures. Even worse off are savings and loan institutions. This year's S & L failures may top 100, with another 100 or so expected to go belly-up within the next 12 months. Some outside observers estimate that one-third of the 3,200 "thrifts" are in trouble and in need of bailouts.

Across much of the United States, especially in the oil-depressed Southwest and the farm-troubled Midwest, hundreds of Federal Deposit Insurance Corp. liquidators are busy selling off the assets of failed banks. Among the bad-loan collateral up for sale at various times in recent months have been race horses, a golf course, taxicab fleets, a bag of gold teeth from a dentist's office, an 8-foot-high electronic gorilla that once lured fishermen into a bait store, a Texas bawdy house and a part-interest in an R-rated film, "The Happy Hooker." All have been included in the FDIC's \$11 billion liquidation inventory.

As of last April, banks and thrifts held more than \$19 billion in delinquent, non-performing or repossessed real-estate assets, and the total has been growing at the rate of more than 40 percent a year since recession hit the financial community in the early 1980s.

Americans might wonder just how safe are their deposits. The answer is

Charles Phillips, a former AP correspondent, contributes regularly to this magazine.



FEAR—Banks in financial trouble prompt mass withdrawals by anxious depositors.

IS YOUR MONEY SAFE?

that they're as safe as the U.S. government itself. All deposits and accounts up to \$100,000 each in banks and thrifts insured by the FDIC and the FSLIC—the Federal Savings & Loan Insurance Corp.—are backed by "the full faith and credit" of the government. This means that if the FDIC and FSLIC run out of funds, Congress and the U.S. Treasury will have to come to the

In the 52 years since the two agencies were created, no insured depositor has lost a penny in a bank or thrift failure. Although the rash of insolvencies in the '80s has put heavy strains on the assets of the FDIC and FSLIC, especially the latter, most authorities agree the worst is over and that a gradual recovery seems to have begun.

Alan J. Whitney, the FDIC's communications officer, said the agency's insurance reserves hit a record \$18.5 billion in the first half of 1986 despite what he called "a dramatic increase in the number of bank failures." Why so many failures?

"While the depressed nature of many

agricultural and energy areas has contributed," Whitney said, "the preponderance of failures still can be attributed to a lack of satisfactory management. Additionally, insider abuse and fraudulent activities have contributed to about one-third of the bank failures in the past two years."

And what is the FDIC doing about it?
"Even though the insurance fund is large and growing," Whitney said, "the principal protection for depositors continues to be the regulatory and supervisory activities of the FDIC and other federal and state agencies. Examiners identify potential weaknesses, which may require on-site examinations.

"Between examinations, the FDIC employs automated off-site surveillance systems. If potential problems are discovered, special examinations and investigations are initiated. If a bank fails to act promptly on recommended corrections, the FDIC may employ 'cease and desist' orders or impose fines to enforce compliance and, if necessary, terminate the bank's deposit insurance."

Robert J. Sahadi, director of Policy

and Economic Research at the Federal Home Loan Bank Board, the FSLIC's parent organization, said plans are under way to pump about \$15 billion in new funds into the FSLIC's contingency fund, with provisions to double this amount over the next five years, if necessary. He said he disputes the argument of critics that the thrift industry is a wasteful anachronism that should be merged into the nation's commercial bank system. "The extra funds we're planning to add to our insurance fund are fully ample to handle our backlog of failing and problem members," Sahadi said. "And it's not taxpayers' money. These are funds from within the savings and loan industry itself."

Sahadi said recent reports of a "crisis" in the thrift industry were based on outdated statistics reflecting past difficulties. "We've now turned the corner. More than 80 percent of our member institutions were profitable in the second quarter of

1986, a 20 percent improvement over the previous report. Ours is a billiondollar industry that has doubled in size over the past four years, despite the nation's economic difficulties."

&L's have a unique and indispensable role in American society." Sahadi said. "For years we have provided more than 50 percent of the home mortgage funds, and as everyone knows, home ownership is a very important national goal that fits into our American theme of what democracy is all about. If thrifts should disappear, the banks might pick up some of the slack, but not all. Many low and moderate-income borrowers could be left without recourse to mortgages in the bread-and-butter, blue-collar range. Also, the average S & L is inclined to be more community-involved, as opposed to, say, lending to a foreign country.

"The thrifts have done a heck of a good job in helping to house America. We've got a lot of healthy members and they're getting healthier. As the saying goes, 'If it ain't broke, don't fix it.'"

Michael Laub, director of Economic and Policy Research of the American Bankers Association, stressed that "the problems of the banking community are a reflection of the problems in our economy at large. In the aggregate, our banking system is basically doing well.



CAUSES—Sagging industries have produced some bank failures, but poor management is the major villain.

Earnings are up, capital is up quite a bit. There certainly are some pockets of real difficulties, as in the economy as a whole. The economy is not booming as it was a few years ago. But we're not in a recession. I'd call it a modest growth, on average."

In the troubled farm and energy areas of the country, said Laub, "it's going to take time for recovery, but significant adjustments already are being made. There continues to be a tremendous shakeout in the agricultural problem regions, and in the oil-producing region there's a real push for diversification.

"One thing to remember," Laub added, "as far as the banks are concerned, the great majority of failed institutions are not liquidated, they're merged with other banks and stay open under a new name and management. But the local community is still serviced. It happens sometimes that doors are closed. But even here the failures are handled by a purchase-and-assumption technique, or partnership with another, sounder institution. In any event, the local community still has a place to go to get a loan, finance production or buy automobiles.

"Our No. 1 national problem," Laub said, "is our federal budget deficit. It must be brought under control in a noninflationary manner that also maintains productivity. Some people would say the only way to get the deficit under control is to keep raising taxes. This could cause significant harm in a lot of places, and not only in the banking community. The way to go is to cut spending. Admittedly, this is difficult, especially for our politicians. That's why it's our No. I problem!"

Lamar Smith, chief economist of the Senate Banking Committee, said he agrees that the budget deficit, along with the trade deficit, is today's biggest problem. "The two are linked," he said. "Lowering the federal deficit would go a long way toward reducing our trade deficit.

How does Smith view the overall prospects of the U.S. economy in light of huge and continuing debts and deficits?

"I think we're focusing too much on the negatives," Smith said. "We've got the most productive economy in the world. We've made giant strides toward reducing inflation... giant strides at the beginning of

this decade in getting interest rates down. We've got a long-term growth record that is second to none. We're creating jobs at a record rate. We do have problems and shouldn't ignore them, but we need to put them in perspective. Look around the world: Where are people trying to emigrate to? Where are the holders of capital trying to put their capital? Sometimes it seems the people of the world have more confidence in us than we have."

SAFETY—Most depositors are insured against losses in bank closings.



13

and non-profit mailing rates are unavoidable, says Washington postal expert John Jay Daly.

Wore Changes
Ahead

The Postal Service is looking financially better each year, but increases in regular

MODERNIZING—Daly says the Postal Service should spend more on technology.

American Legion Magazine: How long can we hope to continue using the 22-cent first-class stamp.

John Jay Daly: With a controlled rate of inflation, tied to the Postal Service's record of processing more mail with fewer people, we should go through 1987, and possibly until early 1989, without a rate increase.

Like any other business, the Postal Service is affected by inflation. Postal workers' wages are tied to a cost-of-living allowance and, as inflation increases, workers have to be paid more. Eighty-four percent of the Postal Service's budget goes for wages, so any percentage change is significant.

Q. Does this mean that the Postal Service has overcome its financial problems?

A: It is doing much better than even it thought possible. It's incurring fewer expenses with each reporting period and it's keeping its fingers crossed that it can keep operating costs down. While the principal area in which to economize is lower wages, it also is monitoring its use of overtime. Several years ago the service paid as much as \$27 an hour in overtime, but those days are gone forever.

Many people are disturbed by what they call "junk

John Jay Daly owns a Washington consulting service and has been advising clients on postal and other communications matters for the past 25 years. mail." Will the public continue to be plagued by such mail?

One person's "junk" is another's treasure. I have been around the advertising business for 25 years and adversiesrs claim that nobody ever sends junk. We like to think that "junk mail" is simply what a person is not interested in at the moment. Although this mail will continue to be delivered—because businesses find it an extremely effective medium—there is a way to reduce the amount people receive.

Q. What way is that?

People may write to The Direct Marketing Association, 6 East 43rd St., New York City, NY 10017, or call (212) 689-4977 and request that their names be removed from these mailing lists. The service is called The Mail Preference Service; people simply tell the association, which represents most mail advertisers, how they get their mail addressed—initials and name, street address, city and zip. The association will have the names removed. However, if people buy by mail again, they will likely go back on the lists. Few people request that their names be removed from mailing lists. People would rather receive such mail themselves and either throw it away or buy from it.

Q. What about future postal rates for non-profit groups?

A. This past June a landmark report came out of the Postal Rate Commission—the regulatory agency that controls

OVERLOAD—Timely Christmas service depends on the weather, correct addresses and early mailing.

postal rates. The commission studied the non-profit situation for six months then produced a 100-page report that will be the subject of considerable discussion in Congress in 1987 (since '86 is an election year and this is a very hot potato). Congress knew it had to act and make some changes in the non-profit rate, but it did not want to do it before the 1986 elections.

Among the recommendations in this report is one to limit the kinds of mail that can be sent at the non-profit rate. One kind that always will be sent free is mail for the blind. That will not be touched. However, various promotional materials that can be sent at the non-profit rate are in jeopardy. Readers interested in the report may get a free summary by writing to the Postal Rate Commission, Suite 300, 1333 "H" St. NW, Washington, D.C. 20268.

I would guess that the non-profit rate will increase substantially and the structure will be reorganized. This will be taken care of in the spring and summer of 1987 by Congress so that at the beginning of fiscal year 1988 (Oct. 1, 1987) we will have a new structure for the non-profit rate.

One advantage of postal reorganization is that users of the mail have about a full year to prepare for rate changes because the Postal Service has to make an extensive, complicated filing with the Postal Rate Commission and then argue about it for about a year.

Q. We are dealing with a tremendous organization when we talk about the U.S. Postal Service. Can you give us a thumbnail sketch of its nature?

A It is the largest single employer in the United States, accounting for 1 percent of America's labor—roughly 785,000 employees in 40,000 post offices across the country. Its annual budget is \$30-plus billion. It is the largest user of rubber bands in the world; when it buys trucks, for instance, it is a huge buy. When the Postal Service raises the postal rate



PAYROLL GIANT—The Postal Service, with about 785,000 workers, is the largest employer in the United States.



by one cent, it means an average \$600 million revenue a year.

Is the Postal Service suffering from featherbedding
 too many employees for the work to be done?

Many people think so, at least for the level of work that they do. Compared to their counterparts in private industry, postal employees are well paid. Naturally, postal workers will say they are not. One thing to bear in mind is that there is no wage differential—a postal worker in a high-cost city such as Chicago or New York is not paid any more than a worker in a low-cost small town.

Is the Postal Service losing traffic to competitors—
say to UPS and others?

A. The big hemorrhage for many years has been in small packages—parcel post. Many overnight package and courier delivery services are taking away business, as are electronic methods. Despite these inroads, the volume in other types of mail continues to grow.

Q. Is it possible that the Postal Service may get out of parcel post completely?

There is talk that it might do that. I tend to think it won't happen in this century or my lifetime, but it could. The Postal Service delivers everywhere, and probably it would be politically impossible to get out of parcel post.

Q. Is the Postal Service suffering from political interference?

Not now. It was, of course, a huge political animal up until about 1970, but politics is largely out of the postal system now.

• What can be done to improve the Postal Service—not just organization, but service to customers?

Continued on page 44

T HAPPENS to almost everyone sooner or later. Straining
buttons, tight trousers and
an unforgiving mirror tell
you it's time to shed a few
pounds. Unfortunately, the
road to weight loss is fraught
with myth and misunderstanding. Here's a guide to
help you separate fact from fiction.

Myth: A prolonged diet will shrink your stomach and guarantee a reduced appetite forever. This is an old wives' tale. Your stomach does not shrink when you diet, and it does not get permanently larger when you overeat. A diet can, however, bring about other physiological changes, and it is these—not an incredible shrinking stomach—that may curb your appetite after a few weeks of dieting.

Myth: Sweating pounds off is a good way to lose weight. On the weight-loss market are a variety of creams, gels, wraps, belts and special suits designed to help you melt those pounds away. While they may produce an impressive quick loss of a few pounds, the victory is only temporary. The next time you eat or drink, your body retains extra fluids to replace those sweated away. In the end, your wallet suffers the only permanent loss. This does not mean that exercises that make you sweat are worthless. Exercise helps you lose weight by burning calories.

Myth: A crash diet is an excellent way to lose weight. Not in the long run. Weight lost on a crash diet usually returns as soon as you return to former eating habits. Instead of going on a crash diet, aim for a different lifestyle. "The fact that you drive to the supermarket instead of walking may be just as important as what you put in the basket once you get there," said Dr. William Bennett, editor of the Harvard Medical School Health Letter.

Take up an active sport, eat fewer fatty foods that have twice the calories of other foods, use the stairs instead of the elevator, eat from a smaller plate to make your portion seem larger, and keep bowls of food off the table to prevent automatic second servings. Then ignore your progress for at least three months. Your goal is a permanent weight loss, not a quick fix.

Myth: Certain foods or pills can make

Award-winning journalist Sam Sherman of Missoula, Mont., covers the health scene in America for numerous publications.

Dieting is a never-ending battle for millions of overweight Americans. But many of them may be wasting their time and money on "miracle" weight-loss plans, old wives' tales and unfounded claims.

THE MYTHS OF DIETING

By Sam Sherman

other foods less fattening. Some regimens that recommend lots of fruit—such as the The Beverly Hills Diet and a host of grapefruit diets—claim that fruits can neutralize the calories in other foods. The erroneous theory here is that fruits contain magic enzymes that speed up the burning of calories or restrict the creation of fat.

The "starch blocker" pills that hit the market a few years ago claimed to nullify calories by preventing the absorption of carbohydrates. Federal courts declared them to be unapproved and hence, illegal drugs.

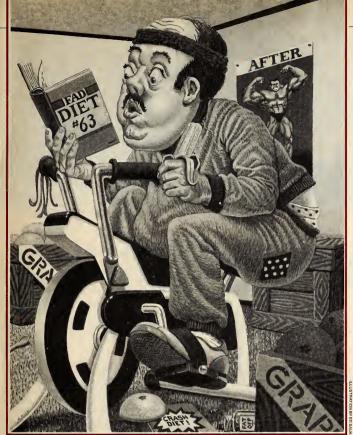
HE truth is that a calorie is a calorie. There are no shortcuts, no fat-destroying foods or pills. A lot of pineapple and watermelon will not purge the calories from a plate of pasta, but it may give you diarrhea—a frequent complaint of people who follow the fruit-only diets.

Myth: If an entire book has been written about a diet, the plan must be of value, especially if the author is a doctor. The First Amendment to the Constitution permits anyone to tout almost any kind of diet. No tests are required before a diet can be published. Some of the most popular books have been written by people with virtually no training in the field. And the title "Dr." in front of the author's name does not mean he's an expert on nutrition. He may not even be a medical doctor. There are, however,

many good diet books. You can best defend yourself against quacks by learning about nutrition and by checking with your own physician before starting any new diet.

Myth: A quick loss of several pounds proves that a new diet is working. Not necessarily. Because of the chemical effects they may have on the body, many fad diets do cause an immediate loss of a few pounds. Often, however, this indicates only that you've lost fluids that your body will quickly replace. For example, the popular low-carbohydrate diets often cause excess urination, which shows up on the scale as false progress. This is why an initial loss on a crash diet often is followed by a plateau or even a regaining of the lost weight. Your dieting goal should be long-term weight loss. The quick shedding of a few pounds probably doesn't mean

Myth: Carbohydrates are evil. Protein is good. Many fad diets tell people to severely restrict their consumption of carbohydrates (foods such as bread, potatoes, and spaghetti) while consuming mostly protein (fish, meat, poultry). The Scarsdale, Stillman and Dr. Atkins diets all focus on this approach. The theory is that body fat is burned off faster on this imbalanced diet. The problem is that carbohydrates and protein both contain four calories per gram, and excess protein (more than 50 grams or so per day) turns to blood sugar or fat.



Your body needs carbohydrates for fuel (just ask anyone who has run a marathon), and a shortage of that energy source may leave you weak and tired.

Myth: You don't need to exercise if you're on the right diet. While it is possible to lose weight through diet alone, virtually all physicians recommend a combination of food control and exercise.

"The most common cause of obesity is lack of exercise, not overeating," said Dr. Gabe Mirkin, a practicing physician and author of Getting Thin. "Besides burning calories while you're doing it, regular exercise gears your body to burn additional calories around the clock."

The mathematics of weight loss is simple: It takes 3,500 calories to create a pound of fat, so you must burn that many to shed a pound. With few exceptions, the only way to lose weight is to

'MYTH:

NO MATTER HOW CRAZY IT SEEMS, A FAD DIET CAN'T DO YOU ANY HARM.'

consume fewer calories than you burn. A calorie burned during exercise has the same weight-reducing value as one not consumed at mealtime.

Myth: No matter how crazy it seems, a fad diet can't do you any harm. While some fad diets are silly, but harmless others may pose serious health risks. Virtually any regimen that insists on an

unbalanced diet—eating only bananas or steak or rutabagas—could deprive you of needed nourishment. The FDA also warns that any diet of fewer than 800 calories per day is potentially dangerous and should be undertaken only under medical supervision. And some fads are killers. A few years ago, liquid protein diets were the rage until 17 people on these diets died of irregular heart rhythms and cardiac arrest.

Myth: If you eat less, you must lose weight. The bad news from diet researchers is that losing weight is not that simple. It now appears that your body has its own setpoint, the weight it prefers to be at—and the weight to which it returns after eating binges and diets.

When you try to reduce your weight from the predetermined setpoint, your body rebels and attempts to maintain the status quo by lowering metabolism and by increasing the sensation of hunger. The less you eat, the more reluctant your body is to burn off those calories or to let you push away from the dinner table. You become your own worst enemy. "Many reducing diets fail because people falsely assume that the body is indifferent about the amount of fat it has." said Bennett.

The good news is that you actually may be able to lower your setpoint by eating few fatty foods

(such as butter and oils) and by exercising regularly. "But the exercise must be repetitive and rapid enough to increase the heart rate," explained Bennett. "And it must be done at least 30 minutes per day at least five days per week. Fast walking, folk dancing, and a stationary bicycle are all good methods."

The key to losing weight lies in knowing that it will not be an easy victory. "There is just no magic that will enable you to lose weight and keep it off while consuming a high-calorie diet," said Dr. Frank Young, commissioner of the U.S. Food and Drug Administration. So, you must prepare for a long siege and arm yourself with the best possible weapons — the facts.

THIS ARTICLE CONTAINS GENERAL MEDICAL INFOR-MATION AND ADVICE: ALTHOUGH THE INFORMATION IS BELIEVED TO BE ACCURATE, YOU SHOULD CON-SULT YOUR PHYSICIAN FOR MEDICAL ADVICE CON-CERNING YOUR PARTICULAR CONDITION.





DESTROYER-USS Shaw's magazine explodes.

SINKING-The West Virginia and Tennessee survive to fight another day.

PEARL HARBOR Vignettes Of Courage

By Vernon Pizer

lous, painstakingly coordinated, thoroughly professional. The strategy was bold and comprehensive. The tactics were sound. And the concept wasevil Admiral Isoroku Yamamoto, commander of the Japanese Combined Fleet, conceived the plan in the spring of 1941. He envisioned a massive, two-pronged assault: one prong attacking lucrative targets in Southwest Asia, the second striking southeast against the U.S. Pacific Fleet at Pearl Harbor. The key, he knew, would be Pearl Harbor because elimination of the U.S. Pacific Fleet from the equation would deny America the capacity for delivering timely aid to Southwest Asia. And he also knew that to immobilize the Pacific Fleet he

HE planning was meticu-

Author of 15 books, Vernon Pizer has written some 500 articles for leading*magazines throughout the world.

would need to have the element of surprise on his side.

Yamamoto expected to achieve surprise. After all, peace—uneasy though it was - existed between the United States and Japan; Tokyo would not issue a declaration of war until after the attack on Pearl. Moreover, Japanese diplomats in Washington would be negotiating ostensibly to ease strained relations between the two countries: surely the United States could not expect an attack while the talks were in progress. Finally, the strike would come on a Sunday, traditionally a time of relaxed vigilance and skeleton manning. Yamamoto conceded the risk in such a complex operation against such a distant target but intended to be dealing from a stacked

The Pearl Harbor attack was tested during September wargames in remote Japanese waters and final adjustments were made. In mid-November the first element of the task force—20 submarines, five of them each carrying a two-man, two-torpedo midget sub piggyback—slipped away from Japan's west coast and set out on a roundabout route to Hawaii. On November 26 the main force—30 ships including two

battleships, two cruisers, 11 destroyers, and all six of the country's aircraft carriers with 400-plus planes — left from Japan's north coast. Maintaining radio silence and blackout, the vessels stayed far from shipping lanes, keeping as long as possible in the fog-shrouded North Pacific.

EFORE dawn on Dec. 7, the submarines were on station south and west of Hawaii. The five midgets had been released from their mother subs to infiltrate into Pearl Harbor, positioned to attack any targets missed by the Japanese planes. At 6 a.m. the main force reached its launching point 220 miles north of Pearl and at once began sending aircraft aloft. By 6:20 the first wave-183 aircraft divided almost equally among fighters, torpedo planes, dive bombers and high-level bombers-was airborne heading south in assault formation. By 7:30 a second wave-36 fighters, 78 dive bombers, 54 high-level bombers—was on its way.

As dawn came to Pearl a bright sun began to climb over the horizon bringing a glow to the cotton-candy clouds and triggering reflective flashes from brightwork on the vessels in the harbor.

18 AMERICAN LEGION MAGAZINE





PERMANENT TOMB -- More than 1,000 men went down with the Arizona.

BEACHED—The Nevada later joined the Normandy invasion.

It seemed a typical, languid Sunday. On Battleship Row off Ford Island in the middle of the harbor, seven big battle-wagons gently swayed at anchor in an orderly column; 90 other warcraft were at adjacent anchorages.

At Hickam, Wheeler and other nearby Army, Navy and Marine airfields, some 300 planes were lined up in neat rows to facilitate guarding them against possible sabotage.

T 7:55 the Japanese first attack wave came hurtling in from the sea. In that terrible instant the benign dawn was transformed into the "date which will live in infamy" as President Franklin D. Roosevelt so aptly described it.

Torpedo planes, the cutting edge of the assault, raced toward the anchored fleet. A torpedo slammed into the cruiser Raleigh; another holed the cruiser Helena. But the battleships were the prime targets-in rapid succession Arizona, West Virginia and Oklahoma took torpedoes. Then Arizona and Oklahoma were each struck by second torpedoes. California took two within seconds of each other. Dive bombers swooped down dropping 250-kilo explosives. Arizona took a bomb in her starboard quarterdeck; Tennessee took one forward. The high-level planes began releasing their 850-kilo bombs.

The torpedo that ripped into Raleigh jolted Ensign John R. Beardall out of his bunk. He rushed on deck in his red pajamas and within minutes had a gun crew firing a 3-inch battery. His was one of the first of what was a growing number of batteries firing on the attackers. A strafing pass felled 10 of the 11 sailors manning one 5-inch gun. The lone survivor grabbed a shell, set it in the

tray, scurried to the other side of the gun to ram the shell home, leaped into the pointer's seat, and fired the gun. He got off three shells before a bomb blast blew him over the side.

At 8:02 machinegunners aboard Nevada shot down a torpedo plane. One minute later the battleship's gunners downed a second plane, but it had already released its torpedo; it ripped a yawning gash in Nevada's port bow.

West Virginia, by now having been struck by three torpedoes, was in danger

HE battleship's gunners downed a second plane, but it had already released its torpedo.

of capsizing. On the bridge Capt. Mervyn Bennion had just ordered counter-flooding to stabilize the vessel when shrapnel ripped his stomach. Refusing medical aid, he remained at his post directing orders to stabilize the vessel and to fight the flames that had broken out. Still struggling to save his ship and crew, Bennion died on the bridge.

A third torpedo struck Oklahoma, then a fourth. She was now listing to port so badly it was clear nothing could save her from heeling over completely. The senior officer aboard, Cmdr. J. L. Kenworthy, directed the crew members to climb out on the starboard rail and to work their way up the hull as the vessel

rolled over. In this way some 100 sailors wound up perched on the bottom of the overturned battleship. Scores of others trapped below decks drowned, but many retained a precarious hold on life in air bubbles within the upturned hull. Even while the attack was still in progress rescue teams from Ford Island worked feverishly to break through the bottom to reach those huddled in the bubbles.

Shortly after Oklahoma heeled over, a bomb struck deep in Arizona, detonating in her forward magazine with a tremendous explosion. The battleship was mortally wounded but she was a fighter—it took three hours and a total of eight bombs besides the initial torpedo that had struck her before Arizona finally settled beneath the surface to become the watery tomb for more than 1,000 of her crew who had fought and died with her

The sneak attack that was transmuting the harbor into hell's vestibule was simultaneously wreaking similar havoc ashore. Ford Island was hit hard: Seaplanes on the parking apron were set ablaze, buildings bombed, people machinegunned. Even so, anti-aircraft batteries were hastily manned and rescuers put out in gigs, launches, anything that would float, to criss-cross the harbor retrieving wounded from the stricken ships and from the debris-littered water where oil slicks burned fiercely.

Fighters and bombers struck Hickam Field from the north, strafing and firing incendiaries that set the Army's B-17s aflame, and bombing personnel installations. One bomb blew the front off the guardhouse—the freed prisoners rushed to join others putting anti-aircraft batteries into action. Near Hickam a lone Zero swooped down on a small private

Continued on page 46

THE VISION of freshly baked bread on brightly set tables exudes the warmth and good feelings that lie within us all during this merry season.



AN OLD-FASHIONED CHRISTMAS

By Gary Turbak

HIS year, let the garish holiday glitter pass you by. Retreat into the mellow glow of an old-fashioned Christmas. Savor the many traditions that have helped countless generations celebrate the season of Jesus' birth.

The images come like a flood: carolers singing their way through quiet streets, and grateful residents offering steaming mugs of cocoa. Families trudging through knee-deep snow to swing axes and claim the trees that will grace their parlors. Children stringing popcorn. Small, hopeful faces pressed against windows. Pumpkin pies fresh from the oven. A pine cone wreath hung on the door.

Candlelight tours of historic homes. Horse-drawn sleighs gliding down snow-packed streets. Skaters moving in graceful arcs on a lake, river or rink.

Gary Turbak, a free-lance journalist, writes articles on the social customs of America for this and other leading magazines.



SANTA—What holiday season would be complete without ol' St. Nick?

Deer in the evening shadows. Yule logs popping in a million fireplaces. Stockings hung at hearthside.

Mostly, an old-fashioned Christmas means sharing. Secret little gifts in bright wrappings. A pie baked for the needy. An extra dollar in the Salvation Army kettle. Neighbors invited over for cider, eggnog and cheer.

Slip out some Christmas evening to shuffle along your city's streets. Treat your eyes to the sight of a thousand lights strung around windows, trees and doors. Smell the ginger cookies baking and the turkey roasting. Feel the gentle touch of snowflakes gliding down. Pause now and then to bask in the glow that seems to come from the houses where children live.

And through it all comes the quiet call of a hundred Christmas carols. Songs that tell of holly-decked halls, little towns beneath moonlit skies, and silent, holy nights.

Stroll past the little theater where this year's Tiny Tim teaches us once again what Christmas is all about. Continue on, then, to the churchyard where the true Christmas drama unfolds. Amid bales of hay, and perhaps a cow or two, robed figures kneel and wait in a reenactment of an event nearly 2,000 years old. It is, of course, the impending birth that has drawn us all to this place, this season. The greatest old-fashioned Christmas gift of all is at hand.



MEMORIES—Among life's precious moments is the joy of children at Christmas.



TRAFFIC JAM?—Covered bridges in Vermont may slow down deliveries, but add to the season's beauty.



FAMILY FAVORITE—It wasn't long ago that putting up the tree was an all-day family project that included making homemade decorations and toys.



DICKENS' READINGS—Tiny Tim lives once more, but in Galveston, Texas.



FEAST—A couple dining out selects a traditional Christmas dinner.

WHAT'S RIGHT WITH AMERICA

'The Freedom to CHOOSE'

A famous actor is cast in one of his longest and most important roles: helping American youths to think for themselves so they can choose for themselves.

By Hugh O'Brian

HINGS aren't as bad as they seem." That's not a cliche from an era when the world community was less troubled. Nor is it the wishful thinking of an incurable optimist. It's reality; it's what's happening now.

As nations experience the tragedies of terrorism and repression, there are small miracles every day that keep America and other democratic countries on a positive and upbeat path to the future.

In today's society, there is an overwhelming emphasis on the negative. Our media, by nature, tend to relate the sensational events, the tragedies and misgivings of our world. Unfortunately, sensationalism sells and that's the kind of news the public wants to read.

However, sensationalism is not a true representation of our country or its people. For every tragedy there is a story of courage; for every robbery there is a

Star of Broadway, TV and movies, Hugh O'Brian established the Hugh O'Brian Youth Foundation nearly 30 years ago to recognize and reward the outstanding leadership qualities of our nation's youths.



tale of giving; for every mishap there is a miracle.

Our nation does not need more heroes. It needs to better recognize the ones we have. I believe we are beginning to see the good folks patted on the back and

rewarded for being responsible, caring citizens.

In 1958, when I was riding high in the saddle with the western television series "Wyatt Earp," I had the good fortune to meet one of the real heroes of the world, the great humanitarian Dr. Albert Schweitzer. His remarks and observations during my nine-day visit to his clinic in Africa were profound and stimulated me to make some changes in my life, to put into perspective the dreams and ideals that I was allowed to pursue as a citizen of the United States.

In our discussions, Schweitzer spoke of his belief that America was the one country, with its vast natural and material resources, that is most capable of producing leaders who could promote worldwide peace. As this young nation progresses, a continued emphasis is being placed on the belief that through dynamic and representative leadership peace among nations can be achieved.

UT of those talks, I developed my own personal credo, which became a reason for organizing the Hugh O'Brian Youth Foundation (HOBY) and giving a lifetime of service. That credo, which I call: "The Freedom To Choose," states:

I do not believe we are all born equal. Physical and emotional differences, parental guidance, varying environments, being in the right place at the right time, all play a role in enhancing or limiting an individual's development. But I do believe all men and women, if given the opportunity and encouragement to recognize their potential, regardless of background, have the freedom to choose in our world. Will one person be a taker or a giver in life? Will that person be satisfied merely to exist or seek a meaningful purpose? Will that person dare to dream the impossible dream?

I believe each person is created as the steward of his or her own destiny, with great power for a specific purpose, to share with others, through service, a reverence for life in a spirit of love.

One of the things Schweitzer said to me in 1958 was, "The most important thing in education is to teach young people to think for themselves." From that inspiration, and with the support of others who believe in youth and the American dream, I started HOBY to seek out, recognize and reward outstanding leadership potential among our nation's youth.

HOBY brings together high school sophomores for seminars with distinguished leaders in business, industry, education, government and the professions. The youths get a realistic look at what makes the American incentive system work and thus enables them to think for themselves.



The seminars also give the youths a better understanding of our country's increasing role in the world community. We try to show these young people how special they are as individuals—that no two are alike and that in order to do special things, you have to think special, that it all begins with self respect. We help them realize that under our system the sky's the limit and they can make dreams happen, that they do make a difference.

As I have met with the 100,000 outstanding high school sophomores who have participated in the HOBY program over the past 30 years, I have been amazed at their positive mental attitude and their commitment to make life the best it can be. Yet, they are only a small number of the really good, motivated people in our world.

HE motivation to contribute to a better future does not rest only with our youth. Many people believe that as our day-to-day lives become more complicated, we tend to put aside our desires to help others. I think a closer look will prove that the majority of our citizens have adopted a devotion to something in which they believe, a goal, a dream—something they can call their own special cause.

My own special cause, the HOBY seminars, is one example of our country's private-sector initiative at its very best—and we're proud of it. Each spring, we run 76 three-day seminars in the United States, Canada, The Bahamas

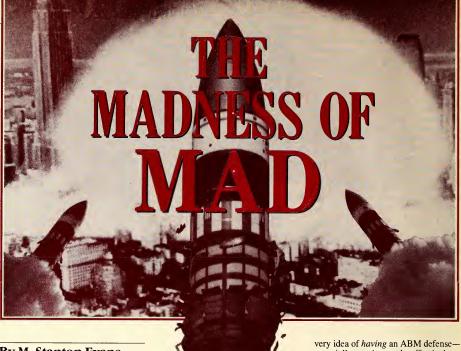
O'BRIAN: "Kids are special to me; I want them to know they have something to give the world. The time to put our arms around them is now."

and Mexico and one nine-day International Leadership Seminar. The work is done solely by volunteers. This year, for example, there were more than 11,000 participants but there was no cost to the students or the schools. We have never asked the government for one cent and never will.

More than a million hours of volunteer time were contributed to last year's effort by dedicated persons throughout the country. This is a tremendous feat and, although impressive, not uncommon among not-for-profit and charitable organizations. America is alive and well because the majority of its people believe in our country and its opportunities and are willing to work to help others realize their dreams.

Today we are seeing more and more pride in America emerging among the citizenry. Successful events such as the nation's bicentennial, the rededication of Lady Liberty and the 1984 Olympics have all provided opportunities for Americans to glow with pride in their homeland. As we welcomed international visitors during those events, we were proud to share the beauty of our land, the talents of our people and the glory of our freedom.

America's founders had foresight, courage and convictions to make their Continued on page 45



By M. Stanton Evans

ISCUSSION of the administration's proposed Strategic Defense Initiative-a space- and earth-based system that supposedly would protect us from incoming Soviet missiles-has focused almost exclusively on whether such a project actually could succeed.

The President and his supporters argue that an anti-ballistic missile defense should be feasible for a nation that has done so many other things in the realm of high technology. Critics of the proposal say it is too complicated and futuristic-depending on intricate computer, radar and laser systems-and that the Soviets could easily defeat it by using decoys or making other changes in their offense.

This way of conducting the debate creates the impression that SDI and antimissile defenses are chiefly technical and scientific issues, and that the only

M. Stanton Evans, a radio commentator and columnist, is the director of the National Journalism Center.

WE MAY HAVE BOUGHT THE POLICY OF PLANNED DEFENSE-LESSNESS, BUT THE SOVIETS HAVEN'T.

reason anyone would be against them is because they are beyond the reach of our technology. Both of these perceptions are mistaken, and badly mislead the public as to the issues in the battle over SDI.

Although spelled out clearly in the public record, the truth is difficult for most Americans to believe: For most of two decades, official U.S. strategy pertaining to the nuclear balance has been dominated by a theory that rejects the

especially one that works effectively to shoot down Soviet missiles. Rather, under this peculiar theory, an anti-missile defense that worked would be much less desirable than one that didn't.

According to this doctrine, which goes by the name of "mutual assured destruction" (MAD), it is a good thing for America's civilian population to be left exposed to potential nuclear attack from Moscow. The absence of U.S. defenses provides the Soviet missiles with a free ride to their targets, reassures the Kremlin that we couldn't possibly be planning to attack (since Soviet retaliation would mean incineration of our cities), and thus avoids the hazards of provocation.

By depriving ourselves of such defenses, according to the MAD theory, we encourage the communists to follow our example. They, too, supposedly, would leave their population hostage to attack, ensuring that any first strike by them would bring annihilation of their cities. The resulting stand-off of nuclear powers armed with highly destructive offensive weapons, but devoid of any defenses against them, is called a "stable balance of terror."

The roots of this theory go back to

the era immediately following World War II. Its conversion into what is generally known as MAD, however, occurred in November 1960, when Dr. Jerome B. Wiesner of the Massachusetts Institute of Technology spelled it out at a disarmament conference in the Soviet Union. Wiesner described the system of mutual deterrence through bristling offensive arsenals as a kind of de facto, partial disarmament, which eventually could lead to arms agreements.

Such a system, Wiesner stressed, would be threatened by a workable ABM. "It is important to note," he said, "that a missile deterrent system would be unbalanced by the development of a highly effective anti-missile system, and if it appears possible to develop one, the agreements should explicitly prohibit the development and deployment of such systems." A British supporter of MAD made the point in similar fashion a few years later: "If one or the other side were to possess a really effective anti-ballistic missile, thatironic though it may seem-would be extremely dangerous, because it would upset the stability of the nuclear balance."

AD theory was adopted in the early 1960s by Defense Secretary Robert McNamara, over the opposition of military spokesmen who wanted to develop ABM defenses. It ultimately led to the adoption of the ABM treaty of 1972, under President Richard Nixon and Secretary of State Henry Kissinger, as part of the original SALT I agreements. The object of the treaty is exactly what Wiesner had urged 12 years before: to bar the development and deployment of anti-missile defenses in order to give offensive missiles a free ride to their targets.

That capsule history should make it plain that opposition to ABM defenses in't chiefly technical in nature, because they can't work. On the contrary, the concern of the MAD theoreticians was that they would work—and by doing so would upset the strategic plan of leaving civilian populations unprotected from attack. It was to head off this danger that arms controllers promoted the ABM accord of 1972.

Making the point even more emphatically are a series of steps we have taken to weaken our defenses compared with the Soviets. These actions either increased our vulnerability to Soviet



A PACT OF ONE—While the United States has dismantled its anti-ballistic missile sites, the Soviets ignore the ABM accord of '72 and continue to beef up their defenses.

missile and air attacks, or decreased our ability to strike at the Soviet offensive missile force—the common factor being that they conformed to MAD. Among them:

● Drastic reduction in our force of jet in thereeptors, which fell from 2,700 in the early 1960s to 273 in 1980. The reason given for this was: If we weren't going to defend ourselves from Soviet missiles, there was no point in trying to defend ourselves from Soviet bombers.

● Total demolition of SAM missile forces dedicated to homeland defense against Soviet bombers and cruise missiles—for the identical reason. In the early 1960s, we had 4,400 of these defensive weapons deployed around our cities and military bases. By 1980, we had none.

• Associated degradation of our defensive radar network, which dwindled from about 500 installations in the early 1960s to 85 active stations in the early 1980s. Many of the remaining stations were so outmoded that spare parts to keep them operating had to be purchased in Eastern Europe.

• Deliberate limitations on our Minuteman, Polaris, Poseidon and MIRVed warheads to ensure they would not be accurate or powerful enough to challenge the Soviet deterrent force—thereby further proving our allegiance to MAD.

Obviously, none of these steps was taken for technical reasons. In many cases, we were dismantling technologies already tested and deployed. In others, as responsible officials have repeatedly testified, we were deliberately placing limits on what our technology could accomplish in the future.

Other cases of MAD theory in operation could be recited at length. A prime example is the much-lamented vulnerability of our Minuteman ICBM—and its proposed replacement, the MX—to a Soviet pre-emptive strike. This situation has led to endless conflict about the basing mode of the MX, and how we might be able to hide it from the Soviets.

Seldom mentioned in all this wrangling is why we can't defend our ICBMs. Compared to protecting our sprawling urban centers, the technology for point defense of missile silos is not that com
Continued on page 44

ABM Silo Sites Under Construction.



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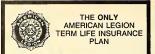
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30-34	128,800	110,400	92,000	73,600	55,200	36,800	18,400	9,200
35-44	72,450	62,100	51,750	41,400	31,050	20,700	10,350	5,175
45-54	35,420	30,360	25,300	20,240	15,180	10,120	5,060	2,530
55-59	19,320	16,560	13,800	11,040	8,280	5,520	2,760	1,380
60-64	12,880	11,040	9,200	7,360	5,520	3,680	1,840	920
65-69	8,050	6,900	5,750	4,600	3,450	2,300	1,150	575
70-74*	5,313	4,554	3,795	3,036	2,277	1,518	759	379.50
75-0ver*	4,025	3,450	2,875	2,300	1,725	1,150	575	287.50
Annual Premi	um \$336	\$288	\$240	\$192	\$144	\$96	\$48	\$24

*No persons age 70 or over (including those desiring additional coverage) will be accepted for new insurance.

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Membership Card No.			Year	Post No	State
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	or have you had or	received tre	atment or medication	se, kidney disease, liven n for high blood press	er disease, lung diseas ure or alcoholism?
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Information regarding your insurability will be treated as confidential except that Transamerica Occidental Life Insurance Co. may make a brief report to the Medical Information Bureau (M.I.B.) a non-profit membership organization of life insurance companies which operates an information exchange on behalf of its members. Upon request by another member insurance company to which you have applied for life or health insurance, or to which a claim is submitted, the M.I.B. will supply such company with the information it may have in its files.

The Company may also release information in its file to its reinsurers and to other life insurance companies to which you may apply for life or health insurance, or to which a claim is submitted.

Upon receipt of a request from you, the M.I.B. will arrange disclosure of any information it may have in your file. Medical information will only be disclosed to your attending physician. If you question the accuracy of information in the Bureau's file you may seek correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is P.O. Box 105, Essex Station, Boston, Mass. 02112; Phone (617) 426-3660.

VETERANS UPDATE

he nation's new tax code affects certain programs of interest to The American Legion. Under the Targeted Jobs Tax Credit program, which was reauthorized for three years, retroactive to last January, employers are allowed to claim tax credits for hiring certain categories of economically disadvantaged workers, including Vietnam-era and disabled veterans. In past years, an employer could claim 50 percent of the first \$6,000 of an employee's salary during the first year of his employment and 25 percent the second year. In the new tax package, however, the first year credit has been reduced to 40 percent and the second year credit is eliminated.

Another item in the bill allows taxpayers who itemize to continue receiving full deductions for charitable contributions. But, beginning with the 1986 tax year, taxpayers who do not itemize will not be able to claim a 50 percent deduction of up to \$100, as is currently allowed. These provisions apply to volunteer mileage—miles that thousands of Legionnaires travel to perform various volunteer work for veterans.

The tax package also reauthorizes a business deduction for removing architectural barriers that would cause hardship on veterans and other handicapped persons seeking employment.

ood news for many veterans: The President signed into law H.R. 5299, an omnibus veterans health package that gives a 1.5 percent cost of living adjustment to recipients of veterans compensation and DIC payments, effective Dec. 1, 1986. The administration earlier had proposed a 3.7 percent COLA. However, the rate of inflation was not high enough to merit the proposed increase.

The law, which contains provisions from 13 separate bills, also protects various VA programs used by service-connected veterans from future Gramm-Rudman-Hollings budget reductions. The protected programs include: burial benefits; special housing and automobile adaptive grants; training and rehabilitative assistance services; educational benefits for survivors and dependents; a variety of special life insurance accounts, including U.S. Government Life Insurance; and two revolving fund accounts—the VA Special Therapeutic and Rehabilitation Activities Fund and the Veterans' Canteen Service Revolving Fund.

Another provision includes a program of respite care for veterans not receiving institutional services, and authorizes the VA to provide home health services to veterans in places of residence other than the veterans' homes. The law also limits the VA's plans to integrate most Vet Center services into traditional VA medical centers. Under the law, transition is extended from 12 months to 24 months ending Sept. 30, 1989, and must be carried out in a gradual manner. The extended transition period is intended to coincide with the release of a VA report evaluating the program's effectiveness in meeting the readjustment needs of Vietnam-era veterans. The Legion supported the extension so that Congress would be able to use the VA report to help determine the program's future.

H.R. 5299 specifies that any funds provided to veterans for participation in certain VA work-therapy programs will be considered as donations from public or private relief organi-

zations and not income for purposes of VA pension programs. The bill would allow veterans eligible for the "New GI Bill" to use their entitlements for on-the-job training, home study courses or work-study programs. It also would reauthorize through 1989 the Veterans Readjustment Appointment, a program to provide employment opportunities in the federal civil service for disabled and Vietnam-era veterans.

etter military coordination among the nation's armed forces during national emergencies should result from Public Law 99-433. The bill—Goldwater-Nichols Department of Defense Reorganization Act of 1986—became law in October and gives the 10 field commanders of U.S. forces around the world wider authority to direct the forces under their commands, regardless of branch of service.

The law also directs the Secretary of Defense to designate 1,000 critical joint-duty assignments that must be filled by joint-duty officers specially trained to plan and conduct joint military operations.

Pentagon critics said the law was prompted by problems with military coordination during the 1983 Grenada invasion, although they noted that interservice bickering and parochial interests have been major roadblocks to tighter teamwork among the armed forces for some time.

P.L. 99-433 designates the chairman of the Joint Chiefs of Staff as the chief military adviser to the President, the National Security Council and the Department of Defense. In addition, the law creates the position of vice chairman of JCS, making him second in authority to the chairman.

\$1.7 billion anti-drug bill was approved by the 99th Congress, however, the lawmakers failed to approve several controversial items that were attached to the bill.

Among items not included in the bill were: the death penalty for those convicted of drug-related murders; mandatory drug testing requirements for federal workers; arrest authority for military forces for drug enforcement purposes; and allowing use at trials of evidence that was illegally obtained during warrantless searches.

The bill, however, represents the biggest financial commitment the federal government has made to combat illegal drugs. It authorizes \$230 million in block-grant money to state and local law enforcement agencies, and another \$200 million for new drug education and prevention programs. It sets mandatory life prison terms for top drug kingpins; terms of at least 10 years to life for major drug traffickers; and increases penalties and fines for most federal drug law convictions. The bill also provides stiffer penalties for those convicted of using children to peddle drugs, and up to 20 years in prison and a fine of up to \$500,000 for those convicted of distribution of "designer drugs" and other controlled substances.

Congress also approved about \$215 million for new drug enforcement agents, U.S. attorneys and marshals, and for construction of new federal prisons and prison salaries and expenses.

VETERANS' CARE

Stressing The Positive

Despite a \$230-million budget cut, the Veterans Administration still can provide quality medical care, says VA Administrator Thomas K. Turnage. In this exclusive interview, he answers important questions on the future of veterans programs.

American Legion Magazine: Have budgetcutting measures, especially Gramm-Rudman-Hollings, had an adverse effect on VA programs and services?

VA Administrator Turnage: Anytime you have a budget cut there is cause for concern. However, with Gramm-Rudman the effects so far have been minimal compared to other government agencies, not only on a comparison basis, but also from an absolute point of view. Last year, much of our budget was protected by Congress from massive cuts. When you speak in terms of a \$27.4 billion annual budget and losing \$230 million in cuts, it does not seem that significant. Sure, we're concerned about any cuts made in our budget, but the bottom line is that we can still meet our obligation to take care of veterans' needs in a quality way.

Q. VA medical care typically has been the target and prime source for budget reductions. Why is this and are there any alternatives?

The medical aspect of our budget has the greatest volatility. It's important to keep in mind that veterans benefits are the largest part of our spending. They are built in so because the law requires it. In other words, we're mandated to pay for such things as compensation and pension claims. In addition, we have a finite amount of services and programs we're required to finance—education benefits, memorial affairs and so on. Given this, our greatest flexibility in making cuts lies in medicine.

The truth of the matter is that since 1980, there has been an increase in the VA budget every year, and an accompanying increase in the amount of people hired by VA. This is significant, particularly when you see tied to that an increase in our agency's overall productivity. For example, computerization of our files and increased use of state-of-the-art technology has made us more progressive, especially in our medical care system.

Thomas K. Turnage, a retired Army major general with 40 years' service, was appointed VA Administrator in March 1986.

Q. You mention progress. What progress is the VA making now to prepare for the millions of veterans who will be eligible for health care at the end of this century?

We're doing a number of things and what you must understand is that the dynamics of the whole medical field are changing. Let me give you an example. We've found that illness in an aging veteran is probably more acute because of the age factor. But at the same time, it's usually a short-term illness. Therefore, we've seen a diminished demand for inpatient hospital stays, but an increased demand for outpatient care. The VA also has witnessed an increased move toward nursing home care and domiciliaries where patients can stay until they are well enough to return home. This is diametrically opposed to what used to be called "warehousing," or leaving a patient in an institutional setting for extended periods of time.

With that in mind, has the VA taken a mainstreaming approach or redirected its emphasis on veterans health care to the community level?

We don't use the term "mainstreaming." It's not the thrust of our medical system. We are building more hospitals and nursing homes, and the past five years have shown that there is more construction going on in the VA than during any other five-year period in its history. So, this seems to discredit any link to the mainstreaming.

On the other hand, there has been the encouragement of states to establish veterans' homes, and this occurs in a couple of ways. We have provided 65 percent of the construction costs of existing state homes and we also provide a per diem for each veteran housed in such a facility. It's been an effective process.

Q. Supporters of the means test have said the measure will provide medical care for more veterans and might also prove to be a cost-savings for the VA. If either of those two goals fails to materialize, would you support action that would repeal the means test?

I'm not sure of all the motives of Congress in passing A. the means test, and I'm not sure if cost-savings was one of its objectives. What I do know is that the constituency we had in VA facilities before the law went into effect July 1 hasn't changed much. What we have found is that, based on the income of people who received care before the means test, almost all were eligible for care after it went into effect. Consider Puerto Rico. Virtually every veteran there has become eligible for care in accordance with the \$15,000 income guideline.

It's too early to tell what the effects of the means test will be, but VA's charter is quite clear: We are an administrative agency with the mission of caring for veterans. We're doing that in accordance with the law established by Congress. Congress established the means test, not the VA. Overall, one thing the means test has done is add clarity and further define

who is eligible for VA medical care.

U. Critics of third-party reimbursement, including The American Legion, have argued this measure will essentially change the VA medical care system from an earned benefit to a cost-sharing program. How do you respond to that?

I don't believe that third-party will change the entitle-A. ment for veterans in that sense. Again, we can't predict what kind of effect this measure will have in the immediate future. We are uncertain how insurance companies will react. Also, we don't know how many people (insured veterans seeking VA care) will use our services. It's all too early to tell.

1. How much progress has been made in helping veterans suffering from ill health effects that medical experts say are directly related to Agent Orange, ionizing radiation and Post Traumatic Stress Disorder?

Agent Orange and ionizing radiation cases are treated in A. similar fashion. There is at this time no exact determination for the medical link between Agent Orange and exposure to it. Congress has stated that until that determination is made, Agent Orange cases will be treated by the VA. If someone shows up at one of our facilities with a dermatological problem possibly related to Agent Orange, that person is treated with the highest priority, just as we would treat any disabled veteran we care for. We do the same for people exposed to nuclear explosions testing. These people are cared for on a continuing basis until someone determines the exact cause and effect associated with their ailments and exposure.

PTSD has been treated differently, as you probably already know. We have 189 Vet Centers across the nation and they are active programs that reach into their respective communities. They identify and locate Vietnam veterans who otherwise would have been reluctant to go to an institution for help.

• Plummeting loan interest rates earlier this year created a flurry of activity in the VA's home loan program. In March, it appeared the program was teetering on the brink of bankruptcy, then lawmakers stepped in and extended the program's loan authority. What kind of shape is the program in today?

The loan program this year has been a good news, bad A. news kind of thing. The lower interest rates created an unprecedented growth in demands for initial loans and an unusually high number of refinancings. The extension on our loan authority should be ample to see that veterans now and in the future will be helped. For many, the lower rates helped them obtain their first home—something they hadn't been

able to do before. The home loan program has been one of the most successful VA functions.

During your Senate confirmation hearings last spring, there was discussion on elevating the VA administrator's position to cabinet level. Do you agree with this?

I have no particular concern or problem with the current A. status of the VA administrator and I have no issue whether that role would be better served at the cabinet level. My role is that of advocate for the veteran; I'm a product of the VA system. What can I do for veterans and do it best? That's my objective as administrator.

U. With that objective in mind, what do you hope to accomplish for America's veterans during your tenure as VA chief?

The big thrust of my time in office is to continually A. enhance the progress we're making every day in technology, especially in medicine. I want the accent of our work to be on quality care and aid to veterans. You cannot ignore the money end of it: I want to get the best bang for the buck.

I also would like to stress the positive aspects of our agency. We have the best public medical care anywhere. Look at our record and you'll know these just aren't idle claims. Our agency has produced two Nobel laureates in medicine; our prosthetics research is second to none. Accomplishments and achievements are made every day in our complex agency. But these are things many veterans already know, and I want the public to know them as well. It takes a cooperative effort to carry out our mission.

Does that cooperation include work with veterans' services organizations such as The American Legion?

Yes. Working with such organizations should not be a "we and they" situation. It can't be any other way because we all play vital roles in the system with one goal in mind and that is helping veterans. For example, the VA relies heavily on volunteers in our hospitals. I recently met a 94year-old gentleman, a volunteer at one of our facilities, and asked him about his work as a volunteer and why he was doing it at his age. His answer? "I'm helping the old guys." That's real spirit and dedication. That's the kind of person who helps the VA carry out its mission.



PROGRESSING-Turnage's goal is to increase the VA's use of medical technology to enhance overall efficiency and productivity.

DECEMBER 1986 31

NEC Approves 39 Resolutions; Means Test Fight Continues

It's time to stop talking about the means test and do something about it, Nat'l Cmdr. Dean tells NECmen.

APITOL Hill understands actions better than words and that is the course the Legion will take to convince Congress it erred in passing the means test, Nat'l Cmdr. James P. Dean told NECmen at the 1986 Fall Meetings.

"It is time to take off the kid gloves and show Congress we mean business," Dean said. "We must change the minds of Congress and others who supported this ill-advised legislation. It's time to quit talking and act."

Dean called on Legionnaires to gather information at VA medical centers and document cases where veterans have been denied health care as a result of means testing, a law that forces some categories of veterans to make a copayment for treatment of non-service-connected conditions.

The Legion is opposed to the means test because it believes the increased paperwork will force those needing VA care the most—the old, sick and indigent—to stay away from VA hospitals.

One of the major controversies surrounding the means test is the VA's interpretation of who is eligible for medical care. The current provision states that certain veterans "shall" receive treatment. However, the VA apparently is interpreting that provision to mean "may." The Legion is pressing for a legal interpretation to settle the disputed terminology.

"We must never forget that the battle to maintain veterans benefits—especially health care—is always there, but



KICKOFF — Alabama Dept. Adjutant Mel Hudson (left) and Cmdr. James M. Harbuck Jr. prepare for the Fall Meetings.

even more so today," Dean said at the Indianapolis meetings. "Serious cuts inVA appropriations loom and it is a fight we cannot afford to lose."

The smoke from the heated means test issue had not cleared when another law hurting veterans, third-party reimbursement, went into effect Oct. I. William F. Lenker, chairman of the Legion's Veterans Affairs and Rehabilitation Commission, told the NEC that the law forces veterans' insurance companies to pay for care given to them in VA hospitals. "I think we know what will result from this," Lenker said. "Insurance premiums will increase everywhere."

While attention throughout 1986 focused heavily on veterans benefits under fire, the Legion also was busy trying to turn back the tide of negative influences on America's youth. Eugene V. Lindquist, chairman of the Children and Youth Commission, said measurable progress had been made in combating teen suicide and drug abuse through the use of brochures provided by the Children and Youth Division.

But the Legion's interest in promot-

ing a government of the people is not solely limited to the borders of the United States. Dean, who was scheduled for a week-long tour of Central America following the Fall Meetings, said that every day Congress drags its feet in determining if aid will be sent to the freedom-fighting Contras, is a day closer to the Sandinistas fulfilling their promise to spread communism throughout Central America.

During the 1986 Fall Meetings, the NEC approved the following policy resolutions:

 Res. 10 urges the VA Administrator to revise the Eligibility Verification Report form for non-serviceconnected disability and death pensions, and parents DIC by including income information reported by the beneficiary the previous year.

 Res. 11 requests that non-Selective Service registrants be automatically removed from consideration for any federal or state job until registration is completed.

 Res. 12 petitions that the U.S. Navy recover and return the remains of the crew of the Navy bomber PV2 No. 33393, including Lt.j.g. Edward T. Swentek, for interment at Arlington National Cemetery.

 Res. 13 urges Congress to enact a "Bill of Rights" specifying benefits that accrue from military service, which provides that such benefits would only be changed or eliminated prospectively, and changes would not apply to those now serving or those who have served.

Res. 14 calls on the U.S. government to discontinue its support of the FRELIMO Mozambique government and, instead, provide encouragement to the National Resistance of Mozambique (RENAMO).

Res. 27 requests Congress and the President to proclaim Sept. 17, 1987, a national holiday in honor of the signing of the U.S. Constitution 200 years ago.

 Res. 28 encourages Congress and the President to approve legislation and take necessary action to deny federal employment to communists and other subver-

 Res. 29 calls on American Legion posts to support Project Literacy U.S. (PLUS) by educating post members and their communities to the national problem of adult illiteracy.

• Res. 30 urges the President of the U.S. Senate and Speaker of the House of Representatives to lead members of their respective chambers in reciting the Pledge of Allegiance at the beginning of each daily ses-

 Res. 31 encourages American Legion posts to assist local schools in implementing The Young Astronaut Program in their communities.

 Res. 32 denounces and opposes any action within the United States that would in any way, expressed or implied, commend anti-Vietnam War activists.

 Res. 33 requests that Congress continue to encourage and fund alternative bilingual education programs to serve, as intended, as a short intermediate step to achieve proficiency in the English language.

Res. 36 permits Paid-Up-For-Life or Life Members of departments with their own life-member plan to use the American Legion Emblem on pre-need grave markers regardless of the length of continuous membership in The American Legion.

 Res. 38 seeks legislation or authorization to allow the use of permit mail to distribute materials that advertise bingo and raffle events to Legionnaires.

 Res. 39 calls for a task force to be formed to study the national security interests pertaining to the Panama Canal.

The complete text of any of these resolutions and those dealing with administrative matters may be obtained from Archives, The American Legion National Headquarters, P.O. Box 1055, Indianapolis, IN 46206.

DEAN WARNS VA BUDGET CUTS ALSO HURT PRIVATE MEDICINE

HAT happens to veterans, happens to Americans—only sooner,"
Nat'l Cmdr. James P.
Dean told U.S. law-makers during his testimony before the House Veterans Affairs Committee in September.

"Veterans are not alone in having a stake in the outcome of budgetary attacks on VA medical care. All Americans stand to lose if the system is further eroded," Dean testified. "The veterans population already is experiencing the effects of advancing age and within the next decade, so will a large percentage of the nation's nonveterans."

Dean wasn't too far off the mark when he linked the fate of all Americans with that of veterans. Some members of Congress are already toying with plans that would impose a means test on Medicare recipients.

Dean commended Congress on its support of veterans in some budgetary areas, especially action to exempt disability compensation and veterans pensions from automatic cuts under the provisions of the Gramm-Rudman-Hollings legislation early in 1986. But he also warned the lawmakers that VA programs geared to long-term, health-care needs of aging veterans are endangered by continued reductions.

"VA funding has played no role in contributing to the nation's current fiscal crisis," Dean said. "The agency has been a model of cost-effectiveness and efficiency compared to others. The VA has managed to maintain the level of service to veterans, despite a steady decline in its share of the federal budget—from 6 percent of all federal spending just 10 years ago, to less than 2.6 percent today."

Dean said the most recent example of erosion of the VA medical care system was the means test. "Perhaps no effort consumed the energy of this committee and the Legion as much as the means

test has," he said. "We still oppose it, though we will abide by it. Our service officers have been asked to report the effects of means testing in VA facilities across the nation."

Under the test, certain categories of veterans must prove they are unable to pay for care for non-service-connected illnesses. The Legion opposes the means test because it will add to the bureaucratic maze within the VA.

Supporters of the means test, led by Rep. G.V. "Sonny" Montgomery of Mississippi, chairman of the House Veterans Affairs Committee, said the measure was taken to avert further reductions in the VA budget.



VISIT—Dean presents the President with the Legion's legislative priorities.

"The Legion believes that the intent of Congress in passing the means test—your intent—has been misrepresented in the regulations applying to elderly veterans," Dean told the committee members. "We will continue to seek further clarification of the law's intent."

Making his first congressional appearance since his election to the Legion's highest office, Dean alerted the committee to the problems facing Victnam War veterans. He said Victnam veterans with symptoms of Post Traumatic Stress Disorder often have

difficulty with VA physicians who fail to diagnose the condition and with VA adjudicators who fail to authorize appropriate compensation. "The American Legion finds such difficulties unnecessary and unacceptable," he said.

Dean noted the increasing number of homeless veterans, and said the VA had to share much of the blame for its "management techniques and practices that result in 'premature discharge' of veterans onto the streets of our cities."

He also chided the Centers for Disease Control for the impasse it has reached in studying the health effects of exposure to Agent Orange. He said the Legion has called on VA administrator Thomas K. Turnage and Health and Human Services Secretary Dr. Otis Bowen to resolve administrative problems and complete the long-awaited project.

Concluding his testimony, Dean asked for the committee's support to ensure federal agencies enforce veterans preference in job hiring, and he urged Congress to lift credit limits on VA home loans, which had to be increased twice this past year when loan demands exceeded the "cap" established by law and threatened to shut down operations.

"That the federal government—for whatever reasons—wishes to get out of the credit business seems to be a poor reason to destroy a system that has, made home ownership a reality for literally millions of Americans," Dean said.

"We oppose any effort to limit the accessibility of this program to veterans, including increases in the user fee and the sequestering of funds for loan guarantees under the provisions of Gramm-Rudman-Hollings. Any such savings would be, in our view, mere phantom economics."

Dean said real savings in the VA budget, which the Legion supports, will come from VA efforts to reduce defaults, speed the disposition of properties in foreclosure and to release veterans from liabilities for VA loans assumed by new owners who subsequently default.

LEGIONNAIRES ENCOURAGED TO SEND CHRISTMAS WISHES TO TROOPS OVERSEAS

EGIONNAIRES have the opportunity to extend Christmas greetings to U.S. servicemen and women stationed overseas or deployed at sea. "America Remembers," a non-profit organization founded in 1983, encourages people, groups, schools and businesses to "adopt" a serviceman or group of serviceman and send them Christmas cards or letters.

"Our goal this year is to have cards and letters sent to 50,000 troops," said national chairman Donald P. Grimes. "With the help of The American Legion I know we will not only reach our goal, but also surpass it." Grimes said five mailing addresses have been selected in cooperation with the Pentagon for this year's campaign. He said the cards and letters could be addressed to "Dear Sailor," "Dear Soldier" or "Dear Marine," depending on the unit.

Mail your cards and letters to: America Remembers USS John F. Kennedy (CV-67), c/o PAO, FPO New York 09538-2800; or America Remembers USS Carl Vinson (CVN-70), c/o PAO, FPO San Francisco 96629-2840. The Kennedy will be in the Mediterranean and the Carl Vinson in the Indian Ocean during Christmas.

For Marines in Okinawa, Christmas greetings should be sent to: America Remembers the U.S. Marines, c/o Camp Foster USO, FPO Seattle 98773.

Mail sent to Army and Air Force troops in Korea should be addressed to America Remembers U.S. Forces in Korea, c/o Chaplain, APO San Francisco 96202.

Letters to soldiers of the 11th Armored Cavalry Regiment, stationed in Central Europe and the Fulda Gap, should be mailed to: America Remembers the 11th ACR, c/o CO, 11th ACR, Attn: PAO, APO New York 09146.

Grimes said schools were sending cards to members of the Coast Guard. He also encouraged Legion posts to consider "adopting" small, isolated units for next Christmas. For further information, write to Donald P. Grimes, National Chairman, 1986 America Remembers Campaign, Box 156, Franklin, MI 48025, or call (313) 626-1204

THE LEGION ON CAPITOL HILL

URING hearings of the Senate Veterans Affairs Committee, Aug. 14, 1986, on the nomination of Thomas E. Harvey to be deputy VA administrator, the Legion stated that the deputy administrator should be readily accessible to the veterans community so that misunderstandings and differences can be resolved.

In hearings before the House Veterans Affairs Subcommittee on Education, Training and Employment, Sept. 10, the Legion criticized the VA for contributing to the homeless veterans population by prematurely discharging VA psychiatric patients to community facilities and failing to provide follow-up to assure the veterans' progress.

In testimony before the House and Senate Veterans Affairs committees, Sept. 23, Nat'l Churf, James P. Dean presented the Legion's 1986-87 legislative priorities. (See page 33.)

Before the House Veterans Affairs Subcommittee on Oversight and Investigation, Sept. 24, the Legion objected strongly to VA's plans to contract out the Veterans Canteen Service, stating that VCS made a profit each year of existence and deserves to remain unchanged.

HAVE YOU SEEN THIS CHILD?

KIDNAPPED—Heather Ann Gurley, born April 16, 1975. Last seen May 18, 1986, Herrin, III. Hair: brown. Eyes: brown. Height: 4'7½". Weight: 65 lbs. Contact Dee Scofield Awareness Program, 4418 Bay Court Ave., Tampa, Fla., (813) 839-5025 between 8 a.m. and 8 p.m. EST.

A public service provided by The American Legion.



Aplastic Anemia Week Announced

HE American Legion and other groups around the nation will observe Aplastic Anemia Week, Dec. 1 to 7, to call attention to this rare blood disease that kills about 2,000 Americans annually. The disease is caused by the failure of the bone marrow to produce blood cells. The Legion has awarded a three-year financial grant of \$67,500 to the Aplastic Anemia Foundation.

Blood Donors Safe From AIDS, Expert Says

ESPITE the overwhelming reassurance of medical experts that AIDS cannot be contracted by giving blood, donations were down in most areas of the country in 1986, and the fear of AIDS was viewed as the major cause.

"Blood donations are down from a year ago," said U.S. Surgeon General C. Everett Koop, "and there is evidence that some previous donors are staying away from blood drives because they are afraid they may get AIDS."

Supporting Koop's remarks is a survey conducted for the American Association of Blood Banks that revealed that more than one-third of all Americans believe donating blood could lead to the contraction of AIDS.

"It has always been known that donating blood has nothing to do with AIDS," said Koop. "Giving blood is absolutely safe. There is no way that a donor can contract AIDS by giving blood."

But some blood donors, including Legionnaires, are not fully convinced, albeit not one of the estimated 26,000 cases of AIDS in the past five years occurred as the result of donating blood or plasma.

Traditionally, Legionnaires have been among the first in the nation to roll up their sleeves when the call goes out for blood. The American Legion, the largest blood donor in the United States, conducts a national blood drive each year from Thanksgiving week to New Year's. This does not include the drives held by the thousands of posts throughout the year.

Members of the Legion and Auxiliary are encouraged to donate blood as often as possible for themselves, their families and fellow veterans. If no program exists in your area, a brochure detailing how to establish a blood donor program may be obtained by writing National Security/Foreign Relations Division, The American Legion, 1608 "K" St. N.W., Washington DC 20006.



MEMENTO—Stein commemoratives of the Cincinnati Convention are available for ordering by mail. The stein contains non-alcoholic Amaretto. Steins cost \$22.50 each, plus \$3.50 to cover handling and shipping charges. Send orders with check or money order made payable to: The American Legion Department of Ohio, P.O. Box 14348, Columbus, Ohio 43214. Shipments to post office box addresses are not permitted.

HELP FOR EDITORS

Editors of post newspapers, bulletins or newsletters may be missing out on valuable assistance if they haven't checked out the services of the National American Legion Press Association. For information, write George W. Hooten, NALPA, 2975 Catalina Dr., Decatur, GA 30032.

NO VA CHARGE

The VA has decided it is not going to charge veterans an outpatient visit fee for simply showing up at a VA facility and filling out eligibility forms, as it was reported in the September issue of The American Legion Magazine.

Legion Of Valor Seeks Members

HE Legion of Valor, whose members are recipients of the nation's two highest military decorations for heroism, is seeking new members among veterans who have received one or both of the awards.

The organization boasts a membership of 500 recipients of the Medal of Honor, or the second-ranking medal for heroism from the services: The Army Distinguished Service Cross, the Navy Cross (for the Navy, Marine Corps and Coast Guard) or the Air Force Cross.

For membership information, contact Maro Johnson, 8800 Maple Ave., Gary, IN. 46403 or Cmdr. Richard Sperling, 808 Comet Dr., Foster City, CA 94404.

Book Available on Child Abuse

HE American Legion National Auxiliary has published a book to help alert children about the dangers of physical and sexual abuse.

Distribution of the book began in West Virginia and Illinois and soon will extend to other states, Auxiliary officials said. The book is geared to a preadolescent audience, using the concept of "good secrets" versus "bad secrets" to teach the youngsters about abuse.

"Children are being abused by the very people they are taught to trust—parents, teachers, family friends, the clergy and youth leaders," said Auxiliary President Evelyn Starr.

The free book is available for public and private schools, churches, youth groups and others concerned about child abuse. Requesters are asked to pay the postage. For further information, contact The American Legion Auxiliary, 777 N. Meridian St., Indianapolis, IN 46204. Include a self addressed, stamped envelope for replies. For single copies of the book, please send a 7½ by 10½ envelope.

Post 40, Myrtle Beach, S.C.

Helping Children Lead The Way

OMEWHAT mindful of the biblical quotation, "and a child shall lead them," members of Post 40, Myrtle Beach, S.C., sponsor a weekend at the beach each summer for a group of Northern Ireland youngsters. The blue caps' objective? Hope that the children will carry the seeds of tolerance back to their strife-ridden nation.

The post began its "Beach Weekend" in 1984 to add another dimension to the Irish Children's Summer Program operated in Columbia, S.C., 140 miles away. The program gives about 60 children, 9 to 11 years old, six weeks of respite from the civil strife in Belfast, Northern Ireland.

Bill Murphy, who commanded the post in 1984, said the post's 120 members agreed that spending a weekend at the beach, visiting an amusement park and sharing quarters in a nearby church camp would help the youngsters relax and build friendships.

"We want to plant a seed here," Murphy said. "These kids could one day be Northern Ireland's leaders. Maybe they will remember their weekend here and realize that the friends they made weren't Catholic or Protestant, but people like themselves, living and sharing together."

Mary Ellen O'Leary, chairman of the Columbia program, said the children are brought together to form friendships they could not form in Belfast because they are segregated—according to religion—in their schools, sports and neighborhoods.

"The forming of friendships and bridge-building happens more at the beach weekend sponsored by the Legion than at any other time during their six weeks with us," O'Leary said.

Adults who have helped with the weekends relate heart-warming stories of how the same children who engaged in bickering on the plane trip to the United States, or who refused to share rooms with members of another faith, overcame their biases while playing together during those three days.

Bernard L. Black, South Carolina's adjutant, said the department is "100 percent behind Post 40's involvement with the Irish Children's Summer Program. The post always has been a quiet, low-key post that meets its membership quota and we're proud that it is helping

the children of Ireland in this way."

Aside from the beach weekend, the post sponsors little-league baseball, sends delegates to Boys State and conducts bicycle inspections. It helped organize a boxing tournament for underprivileged youths in the area and has continued to lend support to the tournament. As part of a new program to help voters, the post organizes transportation to take senior citizens and disabled persons to the polls on election day. It also sponsors the Veterans Day services held annually in Myrtle Beach.

Post members, mostly retired World War II veterans, are primarily from the 30,000 to 35,000 permanent residents of the resort community.

The post helped build financial stability by selling its old home and property in the center of the town. Some of the revenue was used to buy land along the inland waterway and to build a post "hut" for meetings and social activities. The balance was invested.

Pat Kenney, post adjutant for the past 18 years, said the hut does not have a bar and is not open during the day. "It is strictly a place for fellowship of the membership and to back the programs we feel are beneficial, especially those for children and youth," he said.

The hut also is available for Boy Scout groups or for members to reserve for weekend outings such as family reunions.

Kenny said follow-up reports show that friendships formed at the beach have continued when the children return to Ireland. "The greatest thing is that when they go back to Ireland, the children and their families meet in chapels and churches to renew the friendships and help the parents share in them. We hope that in time these friendships will help wear away the tension."

"We get letters from people in Ireland thanking us for the weekend and telling us how the children benefited from it," said Kenny. "As long as they are satisfied, and we're making a little dent in breaking down the barriers, we'll continue our work with the program. It's worth it."



BREAKING BARRIERS—Friendships formed during the beach weekend continue when the children of strife-torn Belfast return to Northern Ireland.

LEGIONNAIRES IN ACTION

Communicating by computer . . . citing a friend to vets . . . donating to VA patients . . . riding safely and soundly . . . recognizing a hero.

An auto accident three years ago forced young Douglas Farnsler into a wheelchair and limited his ability to speak. But a home computer system



donated by Colonial Heights Post 284, Va., is helping him to communicate with others again. A post spokesman said Famsler had mastered the computer at his junior high school but, because of the lack of funds to purchase a computer for home use, "a brilliant mind was going unchallenged" after intense communications during school hours. The post presented Famsler's principal with a \$2,000 check to buy a home computer system for Farnsler.

Massachusetts Legionnaires cited State Treasurer Robert Q. Crane as the "Outstanding Member of State Government in 1986." "He was instrumental in, and the motivating force



behind, the Vietnam Veterans Bonus Act and has been a tireless worker for the veterans in this state," said NECman John "Jake" Comer. "This award tells him that we recognize his help and his valued assistance."

Patients at VA hospitals in the Chicago area have a good friend in Peoples Gas Post 336. For the past several years, the post has brightened the lives of patients through the donations of several color television sets. The post's most recent donation was to Hines VA Hospital. "We take pride in this and truly believe that we live up to the Legion's goal to help the hospitalized veteran," said a post spokesman.

Young bike owners in Valders, Wis., are riding safer these days, thanks to Thompson-Burkhard Post 28. Post members are installing flourescent triangle reflectors on youngsters' bikes in Valders and the surrounding area. "The program has been received well and has been endorsed by leading traffic safety officials throughout the nation," said Gorman Lex, the post adjutant.

B lue Caps at Auburndale Post 123, Flushing, N.Y., know courage when they see it and have recognized a local teen-ager for his heroism. Seventeenyear-old Jonathan Spatz of Flushing was presented with the American Legion Heroism Gold Medal and Citation of Honor for coming to the aid of another teen-ager being attacked by a vicious pit bull dog. Spatz grabbed the fierce animal and wrestled it away from the youth, who sustained serious injuries. Spatz's citation reads, in part: "He merits the gratitude and commendation of Auburndale Post 123 for the splendid and courageous manner in which he tackled the terrible and dangerous task of the rescue."

LEGIONNAIRE OF THE MONTH



Rudolph Malush

HEN someone asks Rudy Malush why he volunteers so much time to Legion programs, he quips, "Because my wife won't let me drink, gamble or chase women." His accomplishments, however, aren't a joke.

Named Pennsylvania's "Blue Cap of the Year" for 1986, Malush has been a member of Post 22 at Charleroi for 41 years, serving as commander, adjutant and, since 1969, chairman of the Student Government Day Program. The Program helps student understand municipal governments and was rated "the best youth program in the department" in 1980. Accolades of "best" also have been earned for the post's newsletter during nine of the 10 years he has edited

While still teaching full time, Malush chaired the post building fund, beginning in 1970. After the new home opened in 1978, he spent much of his free time finishing the downstairs area. He retired in 1981 and since then has spent four hours each day working at the post on "whatever needs to be done."

He also initiated "Color-It-Proud" coloring contest—a program for elementary students that now has 600 to 700 children participating annually.

When he takes a break from Legion projects, it's only to help out with other volunteer work. Among letters praising him were comments that Malush "is a tireless worker... who works for the good of his fellow man."

DECEMBER 1986

OUTFIT REUNIONS

Guidelines—Outfit Reunion notices are published for Legionnaires only and must be submitted on official forms. To obtain forms, send a self-addressed, stamped envelope to: O.R. Form, THE AMERICAN LEGION MAGAZINE. P.O. Box 1055, Indianapolis, IN 46206. Notices must be received at least seven months before reunions are scheduled and will be published only on a first-come. first-served basis

Army

2nd Arm'd Div. (May-Nashville, TN) Loren Guge, 8353 High Point Blvd., Brooksville, FL 33573 (904) 596-6834 13th F.A. Observ. Bn. (Apr-Atlanta) W.C. Bullock, Box 4, Hixson TN 37343 (615) 870-4294

28th Tank Co., 104th Cav., 34th Recon. Trp. Troop D. (Mar-Norristown, PA) Aubra Fox, 820 Noble St., Norris-

town, PA 19401 (215) 275-7121 29th Div. (FL Chapter) (Feb-Lakeland, FL) Rev. Charles Reed, 515 Brentwoode Pl., Brandon, FL 33511 (813) 685-0116

47th, 1397th Engrs. WWII (Feb-Las Vegas. NV) Howard Morris, Box 264, Hershey, NE 69143 (308) 368-7479

68th C.A. Regt., 895th AAA AW Bn. WWII (Mar-Orlando, FL) Stewart Campbell, 25 Summer Hill Glen, Maynard MA 01754 (617) 897-2605

81st F.A. Bn. (May-San Francisco) Charles Rowell, 4615

37th N.E., Seattle, WA 98105 (206) 527-2507 82nd Engr. Combat Bn. (Apr-Lancaster, PA) Frank Ruppert Jr., Rt. 1, Box 572, Berkeley Springs, WV 25411 (304) 258,5627

112th Gen. Hospital WWII (May-Dedham, MA) Frank Doherty, 25 Huntington Ave., Boston, MA 02116 (617) 267-8488

124th/154th Inf. Reats., 31st Dixie DD Div., Serv. Co. WWII (May-Omaha, NE) Joseph Wall, 3544 6th Ave., Council Bluffs, IA 51501 (712) 323-5287

126th Inf. Assn. (May-Wyoming, MI) Benny Benedict, 1200 44th St. S.W., Wyoming, MI 49509 (616) 538-8540 187th F.A.O.B. (Apr-Jacksonville, FL) Clarence Aldridge 824 Eastern Valley Rd., Bessemer, AL 35020 (205) 424-2788

188th F.A. Assn., Serv. Btry. WWII (Apr-Mesa, AZ) Otto Specht, 3403 E. Main, Sp. 2008, Mesa, AZ 85204 (602) 830-4212

267th Sep. C.A. Bn. (Apr-Pittsburgh) Harry Gibson, 315 Faber St., Pittsburgh, PA 15214 (412) 231-5074
297th Ord, Co. H.M. (Mar-Kissimmee, FL) Forest Melzer,

12640 Dunham, Hartland, MI 48029 (313) 887-4459

327th QM Dpt. Supply Co. (Apr-Mesa, AZ) John Jorgensen, 846 S. Roanoke, Mesa, AZ 85206 (602) 832-9791 338th Inc. RCT (May-Louisville, KY) John Britton, 3620

31st St., Columbus, IN 47203 (812) 379-2655 377th AAA AW Bn. WWII (May-Kingston, OK) John Dawdy, Rt. 2, Box 373A, Port Lavaca, TX 77979 (512)

608th Tank Destroyer Bn. (May-Fremont, OH) Bernie Haas, 729 Nickel St., Fremont, OH 43420

961st F.A. Bn. (May-Nashville, TN) Melvin Coffin, Rt. 2. Box 200, Waukomis, OK 73773 (405) 758-3552 3498th MM Ord. Co., 2nd Engr. Amph. Bde. (Mar-

Orlando, FL) Carl Rimmler, 102 E. Plantation Blvd., Lake Mary, FL 32746 (305) 322-1283 'A" Co., 136th Inf; 33rd Div. (May-Fort Wayne, IN) Lyle

Powers, 202 S. 7th St., Brighton, MI 48116 (313) 229-2149

'A" Co., 692nd T.D. Bn. (May-Orlando, FL) Herbert Knox Box 231, Cornelius, NC 28031 (704) 892-0258

"C" Co., 9th Med. Bn. WWII (Apr-Pigeon Forge, TN) John Lewis, 211 Midland St., Shelbyville, TN 37160 (615) 684-2496

D" Btry., 740th AAA Bn. (May-Owego, NY) John Mosher, 3713 River Rd., Endwell, NY 13760 (607) 748-7917

E" Co., 386th Inf. Regt., 97th Div. WWII (May-New York) Carl Iacobuzio, 2136 E. 7th St., Brooklyn, NY 11223 (718) 336-3843

HQ & HQ Co., 46th Inf. Div. WWII (May-Springfield, OH) Alvin McKee, Rt. 1, Box 147, Sandborn, IN 47578 (812) 694-7662

I Corps, HQ Ord. Sect. (Uijongbu, Korea-1952) (May Watertown, NY) Philip Damon, 111 Francis St., Watertown, NY 13601 (315) 788-2609

Officers of the First Div. (Apr-Washington) Col. Stephen Ralph, Box 2331, Springfield, VA 22152 (703) 569-1938 Vets. (FSB Gold 21 Battle-1967) (Mar-Colorado Springs CO) Larry Moss, Box 775, Ferriday, LA 71334 (318) 757-8500

Navy

24th Seabees (Apr-Mobile, AL) Ken Welch, Rt. 7, Box 392, Fulton, NY 13069 (315) 598-1910

135th NCB WWII (Apr-Mobile, AL) Jack Pilkington, Box 176, Riverside, AL 35135 (205) 884-4867 CASU 20 (Roi Namur Marshall Island) (Mar-Amarillo

TX) R.D. Rittenhouse, 1126 Elmore Dr., Borger, TX 79007 (806) 274-4694 LCT Flotillas 9-18 (Sicily, Italy, Normandy-WWII) (Feb-

Orlando, FL) Joseph Augustin, Rt.3, Box 100, St. James, MN 56081 (507) 375-5049 Norfolk Naval Hospital WWII (Mar-Pittsburgh) Ann

Snovak, 3830 Lyndell St., Pittsburgh, PA 15234 (412)

Seabees (Chase Field-1966-67) (Apr-Beeville, TX) Bill Christiansen, 7586 County H. Maplewood, WI 54226 (414) 856-6842

VT-10 (Buzzard Brigade) (Apr-Wichita, KS) Walter Szarejko, Box 125, Middleville, NY 13406 (315) 891-3735 USS Anthony DD-515 (Mar-Savannah, GA) Sam Ball Jr., 5110 Avercorn St., Savannah, GA 31405 (912) 354-1033 USS Dennis J. Buckley DD-808 (Apr-Charleston, SC) Harold Ferguson, 1604 Bert Dr., Wichita Falls, TX 76302

(817) 322-1437 USS Case DD-370 (Apr-San Diego) John Hinson, Box 67, Twain Harte, CA 95383 (209) 586-4393

USS Dogfish SS-350 (Apr-Vallejo, CA) Roy Anderberg, 2720 Lyon Cir., Concord, CA 94518 (415) 686-1331 USS Franklin CV-13 (Mar-Orlando, FL) Thomas King, 620 W. Lake Cir., Longwood, FL 32750 (305) 831-0238

USS Helm DD-388 (Dec-Honolulu) R.A. Victor Dybdai, 1769 Halekoa Dr., Honolulu, Hl 96821 (808) 732-1545 USS LSM 451 (Hogans Goat) (Apr-Ft. Lauderdale, FL)

Ed Tilton, 8306 N.W. 59th St., Tamarac, FL 33321 (305) 722-7127 USS McCaffery DD/DDE-860 (Jun-Norfolk, VA) Gordon

Leiser, 417 Adirondack Ave., Spotswood, NJ 08884 (201) 251-1457 USS Midas ARB-5 (Feb-Enid, OK) Charles Porter Jr., 572 N. 11th, Enid, OK 73701 (405) 237-1754

USS PCE (R) 859 (Apr-Mobile, AL) E.E. Darby, Rt. 3, Box 175, Evergreen, AL 36401 (205) 578-2443

USS Philippine Sea CV-47 (Apr-Bath, ME) A.G. LeBaron, Box 668, Moulton, AL 35650 (205) 974-4941 USS Pierce APA-50 (Feb-San Diego) Richard Patterson.

3831 Rogers Rd., Spring Valley, CA 92077 (619) 469-6766 USS Shelikof AVP-52 (Feb-Norfolk, VA) Roderick Wiley, 235 E. Lorengo Ave., Norfolk, VA 23503 (804) 587-2675 USS Stack DD-406 (Mar-Kissimmee, FL) W.W. Price Jr., 313 Sussex Ct., Wilmington, NC 28405 (919) 686-0052

Air Force

43rd M.R.&R. Sq., 9th A.F. (Apr-San Diego) Gordon Lindeblad, 6 Windermere, Bella Vista, AR 72714 (501)

303rd Bomb Wing (Feb-Tucson, AZ) 303rd BW Reunion Fund, Box 15086, Tucson, AZ 85708 (602) 747-7202

314 Ftr. Sq., (Apr-Huntsville, AL) Eugene Rouse, 122 Sheraton Rd., Syracuse, NY 13219 (315) 488-7129

Army Air Forces

1st Ftr. Control Sq. (Apr-St. Louis) Thomas Hartley, 2314 Vista Rd., Cedar Rapids, IA 52401 (319) 848-4836

EX-POWs (Stalag Luft I & III) (May-Barth, E. Germany & Zagan, Poland) Phil Gibbons, 549 N.E. 8th Ave., Deerfield Beach, FL 33441 (305) 427-1023

Pilot Class 43-D (All Commands) (Apr-Colorado Springs, CO) Donald Conner, Box 14572, N. Palm Beach, FL 33408 (305) 622-6852

Port Isabel Lifeboat Sta. (Feb-Port Isabel, TX) Carrol DeGeorge, 2422 Clover St., New Orleans, LA 70122 (504) 945-8448

Marines

1st Bn., 5th Marines, Baker Co. (1950-51) (Mar-Austin, TX) Emmett Shelton Jr., 808 Caravan Cir., Austin, TX 78746 (512) 327-1305

3rd Bn., 7th Regt., "I" Co., (Apr-Jacksonville Beach, FL) G.H. Croll, 218 Egret Ave., Naples, FL 33963 (813) 597-5751

9th Defense Bn. WWII (Feb-Albany, NY) Al Benedetto. 8 4th St., Box 258, Wakefield, MA 01880 (617) 245-0292

Forgotten Bn., 3-10 & 2nd 155 (Mar-San Francisco) Lew Payne, 861 Rockdale Dr., San Francisco, CA 94127 (415) 566-8344

LET'S GET TOGETHER

Notice of proposed reunions will be published on a first-come, first-served basis. Requests for inclusion must list the unit name, branch of service, contact name, address, including zip code and American Legion membership card number. Submit your request to: "Let's Get Together," The American Legion Magazine, P.O. Box 1055, Indianapolis, IN 46206

Army

7th F.A. Observ. Bn. Charles Wells, 622 Leander St., Shelby, NC 28150 (704) 487-4610

50th Signal Bn. (Iceland, Engl., Europe-WWII) Mark Drillot, Rt.4, Atha Cir., Loganville, GA 30249 60th Signal Serv. Co. (ASA) Donald Woods, N.E. 263

Tahuya River Dr., Tahuya, WA 98588 (205) 275-5304
74th Sta. Hosp. WWII D.L. Sather, 1310 Water St.,
Lewistown, MT 59457

98th Gen. Hospital (Newberry, Eng.-WWII) Robert

Holtzman, 1107 14th St., Auburn, NE 68305 328th Communications Recon. Co. (Germany-1952-55) John Arndt, Rt. 1, Box 276, Danielsville, GA 30633 (404) 795-2350

341st Medical Sect. (Europe-WWII) James Manos, 10049 Hanna Ave., Chatsworth, CA 91311 (818) 998-5831

414th Arm'd EA. Bn., 20th Arm'd Div. D.C. Pinckney 211 E. Oak St, Tyler, MN 56178

519th Trans. (Heidelberg-1960-66) William Jacobs, 313 6th Ave., Marion, IA 52302 (319) 377-6017 3110th Signal Serv. Bn. WWII Alexander Pepe, 7760

Woodbine Ave., Philadelphia, PA 19151 (215) 473-0395 B" Co., 370th A.I.B. (Germany-1954-56) Morris Hardy, 510 Eubanks St., Tallassee, AL 36078 (205) 283-5356

"L" Co., 359th Inf., 90th Div. (1944-47) Daniel Martinez, 9033 Royal St., Denver, CO 80221 (303) 650-5625 "L" Co., 505th, 3rd Bn., 82nd ABN Div. (1948-51) Willie

Williams, 15044 Bahama St., Sepulveda, CA 91343 Louis A. Miline Hosp. Ship Ray Lau, 4114 IL. R. 78 N. Stockton, IL 61085

17th Inf. Regt., 7th Inf. Div. Hv Mortar (1951-52) Gregory Shiakas, 3485 Carland Rd., Elsie, MI 48831 57th, 58th C.A.S.W. Charles Poulson, 1431 Fox Tail Dr.,

#201, Racine, WI 53406 (414) 632-4593

64th MP Pit. (Governor's Island, 1949-51). Fred Kraft Box 7089, W. Trenton, NJ 08628 91st Recon. Trp., 91st Inf. Div. (1942-45). Marvin Kuehn.

644 11th St., S.W., Huron, SD 57350 103rd MM Ord. (Saipan), Joseph Skayronek, HCR/Box 233, Deposit, NY 13754

136th Anti-Tank Co., 33rd Inf. Div. WWII. Jack Waln, 20675 Cedar View Dr., Foresthill, CA 95631

148th Gen. Hosp. WWII. Loretta Doucette, 59 Joyce St.,

E. Falmouth, MA 02536 205th Hospital Ship Co. (USS Comfort). Kenneth Kieldgaard, Rt. 1, Box 120, Tekamah, NE 68061

263rd Med. Bn. WWII. Harold Jennelly, 23 Glen Rd., Eastchester NY 10709

336th Engr. Combat Bn. (ETO). George Woodbridge, 107 Conrad N.E., Grand Rapids, MI 49505 (616) 361-7153 407th Inf., 102nd Div. (Roger's Raiders). Jack Latter, 20936 Heather Ct., Kildeer, IL 60047 (312) 438-6391

563rd S.A.W. Bn. WWII. Emory Swiegard, 1044 Linglestown Rd., Harrisburg, PA 17110 767th Chem. Depot (1942-45). Daniel Voboril, 2629 N.

50th St., Milwaukee, WI 53210 849th Sig. Intell. Serv. (No. Africa, Italy-WWII).

Sterling Joiner, 2912 Justina Rd., #1, Jacksonville, FL "A" Btry., 214th AAA Gun Bn. Joseph Stefanski, 500 W.

Coal St., Shenandoah, PA 17976 'C" Btry., 2nd F.A. Bn. (1945-47). Andy Teshko, 29

Lincoln Ave., S. Hamilton, MA 01982 C" Btry., 867th F.A. Bn., 65th Inf. Div. Rufus Veade,

2117 Indiana, Kenner, LA 70062 (504) 466-6115 'C" Co., 7th Signal Bde., 440th Bn., HQ. LeRoy Krause, 907 Hall, Council Grove, KS 66846

HQ Co., 3rd Bn., 424th, Inf. Regt., 106th Div., 119th Inf. Regt., 30th Inf. Div. WWII. Bob Hall, 302 Marianville Rd., Aston, PA 19014

HQ & HQ Btry., 8th Inf. Div. Arty., (28th, 43rd, 45th, 56th F.A. Bns.) James Woolley, Box 3, Love Creek Pk., Lewes, DE 19958

"L" Co., 28th Inf., 8th Div. WWII, A.L. Hager Jr., Box 90093, Nashville, TN 37209

IFFV Hq., NHA Trang. Toribio Tonche Jr., Box 1411, Sterling, CO 80751 (303) 522-2193

JMP-63 (1943-44). James Whitmore, 1140 Land O' Lakes Dr., Roswell, GA 30025

Navy

143rd NCB WWII Homer Twenter, Rt. 1, Box 25, Pilot

Grove, MO 65276 (816) 834-5348 Co. 3555, (Bainbridge, MD-1944) Charles Kranias, Box 713, Gettysburg, PA 17325 (717) 334-0731

VPB-142 (Tarawa/Tinian) T.J. Mayfield, Box 344, German, TX 76454

USS Algol AKA-54 Floyd Wilson, Rt., Box 42, Loleta, CA

USS Bear (US Expedition-1939-41) Joseph Daigle, Box 621, Rumford, ME 04276 (207) 369-0289 USS Brown DD-546 WWII Wayne Stokes, 5152 Newton,

erland Park, KS 66202 USS E-PGE (R) 850 Bruce Begel, 120 Franklin St.,

Weissport, PA 18235 (215) 377-2073 USS Gilbert Island CVE-107 (1952-54) Andrew Syka, 1111 W. Iowa Ave., Sunnyvale, CA 94086 (408) 736-8403

USS Howard W. Gilmore AS-16. Walter Cliffe, Lot 150 Oak Leaf Dr., St. Charles, MO 63301 USS Hooper Island ARG-17 (1951-55), USS A.E. Anderson P-111 (1956-58) James Guiden, 9424 N. Alma

Ave., Portland, OR 97203 (503) 286-4096 USS Inch DE-146 Roy Frank, Wotanda Shore Dr., Meredith, NH 03253 (603) 279-8136

USS Frank Knox DD-742 (1949-52) Roy Powell, 311

Windsor Sq., Alvin, TX 77511 (713) 331-2451 USS LSM 30 (1944-46) Richard Warren, 427 Twist Run Rd., Endwell, NY 13760

USS LSM 115 Robert Morris, 35 Greenbrier Rd., Sunbury, OH 43074 (614) 965-1199 US LST 284 (WWII) Earl Blair, Box 53, Rouzerville, PA

USS LST 385 Bradford Setser, Rt. 1, Box 2,

Campbellsburg, IN 47108 (812) 755-4790 USS LST 606 Sam Vernaccini, 49 Munson St., LeRoy, NY

14482 (716) 768-7274 USS LST 733 Mack Smith Jr., 139 Ashley Rd., Newtown Square, PA 19073 (215) 356-2670

USS LST 1027 WWII Frank Borba, 3616 Hartzel Dr., Spring Valley, CA 92077

USS Markab AD-21 (1944-46) Bob Rawson, 45 Skyline Dr., Mankato, MN 56001

USS Paw Paw Cyril Salsieder, 823 2nd St., Rothschild, WI 54474 (715) 359-2142

USS Porter DD-800. Alan Jenkins, 340 Andover Blvd. Anoka, MN 55303 (612) 434-7045

USS S.C. 1326 WWII Roy Kundtz, 4655 Desmond Cir., Oceanside, CA 92056 (619) 724-1845 USS Shurbrick DD-639 WWII Charles McCleary, 528

Green St., Waynesboro, PA 17268
USS Specier AM-306 Charles Clement, Rt. 3, Box 174. Rockwood, PA 15557

USS Wiseman DE-667 (All Crews) Tom Myers, 8976 N. Richfield St Helen MI 48656 USS YMS 70 & 71 W.C. Kimble, 37 C'ville Wmsburg Rd.

So., Centerville, IN 47330 All PC Sqdns. Wesley Johnson, 6484 N. Park Ave., Indianapolis. IN 46220 (317) 253-4801

NATTC Ships Co. (Norman, OK.-42-45). Carl Smith, 1520 Haywood Ave., Memphis, TN 38127 (901) 357-

San Diego Trng. Ctr., Co. 5343 (1943). John Crane, Box 52, Clermont, GA 30527

US Navy Armed Guard (Mich.). Raymond Didur Sr., Box 282, Cement City, MI 49233

USN Base Hospital 17 Hollandia, MOB 9. Al Beck Jr., c/o Dench Chevron Serv., Sheridan Ave., Ho-Ho-Kus, NJ

USN Boot Co. 1300, (Great Lakes-1942). Merle Slight, Rt. 2, Box 384A9, Ft. Smith, AR 72916

VC-88. Gerald Adams, 501 Hartford Rd., Ft. Gaines, GA 31751 (912) 768-2613

NAS New Orleans (Lakefront). Christian Capdevielle, 331 Robinhood Rd., Covington, LA 70433 (504) 893-

USS Barker DD-213. Charles Glecker, Rt. 1, Box 28, New Salem, II 62357 (217) 285-6982

USS J. Franklin Bell APA-16. M. Hayducko, 733A Chatham Ln., Lakehurst, NJ 08733 USS Caravan AM-157. Chester Wawrzyn, 6511 N. 85th

St., Milwaukee, WI 53224 (414) 353-4566

USS Chenango, "O" Div. Gray Powell, 207 Oakwood Rd., Rochester, NY 14616 USS Howard Clark DE-533. George Neldon, 1508 N.

Franklin, Litchfield, IL 62056

USS Denebola AD-12, 1st. 2nd Divs. Karl Brandt, 328 Quittie Park Dr., Annville, PA 17003 (717) 867-4182 USS Gunston Hall LSD-5. Jack Ealy, 804 W. Shelby Ave.,

Box 852 Effingham, II 62401 USS John Hood DD-655. Kenneth Knowlton, 178 W.

Borland St., Pickerington, OH 43147 (614) 837-7808
USS Kankakee AO-39, Calvin Morris, 4410 Grass Valley Dr., Houston, TX 77018 (713) 686-3084

USS LCI (L) 965 (Orig. crew-WWII). Calvin Crance, 6020 Edgewood Ave., Lynchburg, VA 24502
USS Levte CV-32, Fred Albers, Rt. 2, Box 129, Litchfield.

IL 62056 (217) 999-5651

USS LSM-211 WWII, Joseph Ryan, Box 304, Haines Falls, NY 12436 (518) 589-6116 USS Midway VF-151. Barry Denbo, 422 Owsley, Chenoa,

IL 61726 (815) 945-3061 USS Muir DE-770, William Baur, 522 E. Kenilworth, Villa

Park, IL 60181 (312) 832-1336 USS New Orleans LPH-11. W.H. McIntire, Box 7401,

Pensacola FI 32514 (904) 478-0666 USS PCS-1387. Richard Trusty, 20 Old Quarry Rd.,

Westfield, MA 01085 USS Pinon AN-66 WWII, Howard Barnes, Box 1722. Estes Park, CO 80517 (303) 586-5680

Army Air Forces

13th Army Air Corps (PI Islands-WWII). William Combs Jr., 4663 Elmont Dr., Cincinnati, OH 45245

506th, 507th, 508th Ftr. Sqdns., 404th Ftr. Grp. WWII. John Zore, 25 Saratoga Ave., No. Babylon, NY 11704

Air Force

52nd Ftr. Sq., 65th Ftr. Wing (England-1943-45) Joseph Sisel, Box 563, Sutton, NE 68979 (402) 773-

461st Bomb Grp. (H) (Italy-WWII) Bill Harrison, 6681 N.W. 6th Ct., Margate, FL 33063

Flag Unit (Enlisted, Personnel-NAS-Atlantic Fleet-Norfolk-WW II) Mildred Heist, 700 Renel Rd., Norristown, PA 19401 (215) 275-1707

Marines

4th Defense Bn. WWII. James Deaver Sr., Box 55, Gladding St., So. Otselic, NY 13155

Henderson Hall Disbursing Off. (Eastern Pay Area-1953-56). Richard Martin, 109 Boxwood Ln., Minoa, NY 13116 (315) 656-8523

Coast Guard

US LST 787. Albert Pond, 115 Lexington Dr., Colonial Hts., VA 23834 (804) 520-1925

Miscellaneous

CINCPAC-CINCPOA (1941-45) Paul Willis, 7150 Broadway, Lemon Grove, CA 92045 (619) 942-4356

COMRADES IN DISTRESS

Readers who can help these veterans are urged to do so. Usually an eyewitness statement is needed in support of a VA claim

Notices are run only at the request of American Legion Service Officers representing claimants, using Search for Witness Forms available only from State Legion Service Officers. Please contact CID (number). The American Legion Magazine, P.O. Box 1055, Indianapolis, IN 46206

"E" Co., 255th Inf. 63rd Div. Jack E. Jaloski needs witnesses to verify a claim that while stationed at Frauenburg, Alsace in Jan. 1945, he suffered injury when German rockets exploded and knocked him through 2 doors rendering him unconscious. Contact CID 1073

959th Heavy Ord. HAM. Robert Lee Hartline needs witnesses to verify a claim that while stationed at Nagasaki, Nogoya, Okaka, Kobe, Japan in 1945, he was exposed to radiation from Nagasaki bomb. Contact CID

71st Signal Serv. Bn. Marvin H. Witley needs witnesses to verify a claim that while stationed at Toyoto, Japan in 1946, he suffered injuries to his legs and knees from a jeep accident. Contact CID 1075

Station Co. "A". Albert L. Boles is seeking witnesses to verify a claim that while stationed at Camp Crowder, Mo in 1942, he was injured when he fell from a 50 foot ephone pole. Contact CID 1076

2nd Marine Div. Louis (Ludwig) Galko needs witnesses to verify a claim that while aboard the USS Newberry APA 158 in April 1945, he injured his knee while trying to board ship while under attack from Japanese plane. Contact CID 1077

TAPS

Taps Notices mention, whenever possible, those Legionnaires who have held high national or department office in the Legion or the U.S. government or who have attained other forms of national prominence

George J. Clow, NY Department Commander (1985-86). Department Vice Commander (1972-73)

Francis Gerard Garris, CT Alternate National Executive Committeeman (1965-77), Department Commander (1963-64), Department Vice Commander (1959-60).

Richard Saccoman, MN Department Vice Commander (1964-65)

Harrison H. Glidden, KS Department Commander (1934-35)

Josepf Mancel Raulston, TN Elected Alternate National Executive Committeeman (1986-87), Department Commander (1980-81), Department Vice Commander (1971-72)

Ward Walker Husted, National Vice Commander (1964-65), WY National Executive Committeeman (1948-1950), Alternate National Executive Committeeman (1946-48) Department Commander (1944-45)

Raymond J. Prochnow, AZ Alternate National Executive Committeeman (1948-1950), Department Commander (1945-46)

Frank Reves, FL Department Commander (1970-71). C. D. "Doug" Gulley, MS Alternate National Executive

Committeeman (1958-60), Department Commander (1955-56), Department Vice Commander (1954-55). Earl B. Dickerson, St. Louis Caucus, American Legion

Founders Society

Chester Worthington, ME Department Vice Commander

LIFE MEMBERSHIPS

The award of a life membership to a Legionnaire by a nost is a testimonial by those who know best that such a member has served The American Legion well

Below are listed some of the previously unlisted life membership post awards that have been reported to The American Legion Magazine.

Thomas B. Hopkins (1986), Post 314, Hawthorne, CA Phillip Armbruster, Eugene F. Gladding, Conrad S. Ham, J. William Johnson, Fritz E. Klambt, Alex Nolde, Arnoldi Nori, Dr. Ed Williams (1986), Post 17,

Naugatuck, CT William L., Trahan (1976), Aldine Chenault (1981), John H. Kewer (1982), Stanley Bienkowski, William D. Houtzer, George E. Skaggs Jr. (1983), Kenneth R. Fields, Leonard H. Hunt, Raymond H. Markey (1984), Harold Booth, Eugene K. Harrison, Donald

A. Pattison (1986), Post 159, Venice, FL H. F. Walder (1986), Post 12, Dixon IL

Charles R. Arbuckle (1986), Post 977, Brocton, IL John F. Dean (1986), Post 983, East Peoria, IL

Robert L. Goslin, Fred Schindler, Bernard Woithon (1986), Post 1009, Glen Ellyn, IL Francis J. Kane Sr. (1986), Post 40, Plymouth, MA

Alfred R. Castle, Francis L. Mitchell (1986), Post 457, No. Branch, MI

Truman J. Howard (1977), Post 63, Cape Giradeau, MO

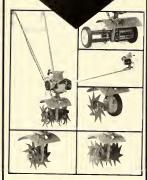
Roy J. Jones (1986), Post 97, Plattsburg, MO Howard Hey (1986), Post 318, Parkville, MO

Charles Joiner (1986), Post 525, St. Louis MO Edward F. Cartier, Paul H. Feldeisen, Edward D. McMahon, Warren G. Mistler, John J. Toltowicz (1985), Carl W. Hanselman, Louis G. Hanselmann, Louis L. Letusick (1986), Post 430, Cologne, NJ.

Robert E. Benoit, Michael G. Hoffis (1986), Post 553, So. Glens Falls, NY

Robert Beebe Sr., Gerald E. Clark, William Grady, Walter Race Jr., Edwin E. Young (1985), Post 579,





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VETERANS ADVISER

Do you have questions concerning your veterans benefits? THE AMERICAN LEGION MAGAZINE answers those questions in this column. We regret that we cannot provide a personal response to each query. Write to THE AMERICAN LEGION MAGAZINE, Veterans Adviser Editor, P.O. Box 1055, Indianapolis, IN 46206.

• I am a 50 percent service-connected disabled veteran. I receive additional compensation because of a dependent child. Will this continue beyond the child's 18th birthday?

A • Your additional compensation will continue until your child is 23, providing the child continues to be your dependent, is unmarried and a full-time student.

Q. What does the VA consider as a veteran's income for purposes of the means test?

As Social Security, including supplemental security income; U.S. Civil Service retirement; U.S. Railroad retirement; military retirement; unemployment insurance; all other retirement; total wages from all employers; interest and dividends; workers' compensation; black lung benefits, and any other annual income for the calendar year preceding the veteran's application for care, including income of spouse and all dependents. Personal property is excluded.

• Where may I find information about a relative buried in an American military cemetery overseas?

A. Information concerning American military buried overseas may be obtained by writing to: American Battle Monuments Commission, Rm. 5127, Pulaski Bldg., 20 Massachusetts Ave., NW, Washington, D.C. 20314.

• My mother receives a VA widow's pension and she recently lost her sight. Can the VA offer any assistance?

A surviving spouse who is a patient in a nursing home or otherwise de-

termined to be in need of the regular aid and attendance of another person, or is permanently disabled, may be entitled to higher income limitations or additional benefits, depending on the type of pension received. A doctor's statement outlining your mother's physical/mental condition and the limitations imposed by her disability should be submitted to the regional office that has jurisdiction over her pension payments.

Q. I am a veteran receiving military service entitlement pay in lieu of VA compensation. I have a VA home loan pending. Will I have to pay the funding fee?

No, the law exempts veterans receiving compensation and those who receive retirement pay from paying the funding fee.

Q. My wife and I are both veterans and meet eligibility requirements for the VA home loan program. May we acquire property jointly and increase the amount which may be guaranteed by VA?

As. The amount of the guarantee may be increased to an amount equal to the combined total of both your entitlements; however, the guarantee may not exceed 60 percent of the loan.

• When I retire I plan to live in a foreign country. Can I have my VA check mailed to the country in which I have chosen to reside?

As a long as it is not on the list of prohibited countries. Check with your nearest VA office to find out if the country where you will reside is on the list.

Q. Can you tell me what is considered Vietnam-era service for VA benefits purposes?

The period for Vietnam-era service is defined as Aug. 5, 1964 through May 7, 1975.

DRIVER'S LEGAL DEFENSE INSURANCE

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DEBTOR NATION

Continued from page 11

given rise to demands for legislation to protect U.S. industries crippled by floods of cheaply priced foreign goods. Our eight largest steel producers, for example, lost \$8 billion in the past four years, and since 1978 more than 500,000 steelworkers have been laid off.

It's also a fact that an unprecedented influx of foreign investment capital, which has given rise to our net international indebtedness, has siphoned away many billions of U.S. dollars in the form of dividends, interest and profits for foreign investors.

But there's also a positive side to this transfer of capital. As U.S. consumers, flush with cash and credit, buy billions of dollars worth of foreign imports, billions of dollars in earnings from these sales are being reinvested in the United States. This represents a resounding vote of confidence in America's economy—a confidence many foreign investors find lacking in their own or other countries where high taxes, low rates of return and sluggish economies effectively restrict opportunities for capital earnings.

With Japan leading the way, \$127 billion in new foreign capital poured into the United States last year, bringing total overseas investments in America to more than \$1 trillion. About a fourth of this inflow, or some \$220 billion, has been invested in U.S. Treasury notes. the proceeds of which have helped finance the U.S. government. But an increasing share of this capital has gone into the U.S. private sector for new plants and equipment, retail outlets, commercial real estate and corporate stocks and bonds.

These investments have created hundreds of new businesses and many thousands of additional jobs for Americans, thereby contributing in a major way to our economic growth. By contrast, most debtor nations of the Third World squandered billions of borrowed dollars on unproductive state-run ventures during the expansionary 1970s only to get caught when the bubble burst with enormous, high-interest loans they now cannot repay. Other billions of dollars fled out the back door into U.S. or European investments and Swiss bank accounts.

While conceding that America's net indebtedness by contrast has pluses as well as minuses, some critics see danger down the road if the imbalance grows too large too fast. They liken the trend to "the mortgaging of America." C. Fred Bergsten, president of the Washington-based Institute for International Economics, predicted that if allowed to accelerate, our investment deficit could reach \$1 trillion by the early 1990s. By comparison, in 1981 the United States was \$136 billion on the creditor side of the world fiscal ledger. "The speed of the deterioration," said Bergsten, "is breathtaking, and a major cause for alarm."

"Such unusual imbalances," said John Medlin, president of North Carolina's First Wachovia Banking Corp., "are unlikely to remain benign forever. They simply represent borrowing from future prosperity, which eventually must be repaid through voluntary or imposed austerity. This is a cruel legacy to leave our children.'

Others worry that Washington is becoming overly dependent on foreign capital to support its deficit spending, and wonder what might happen should overseas investors decide suddenly to pull their money out of the United States. Many people also fear a lowering of America's standard of living as more and more of our wealth is drawn overseas.

According to Stephen J. Entin, Deputy Assistant Secretary of the Treasury for Economic Policy, such concerns are unfounded. "In the long run, foreign investments in the United States benefit both parties. U.S. labor keeps about twothirds of the added production in the form of wages, while the foreign investors receive the remainder. And their profits come from added output that represents no real loss for Americans."

Entin said he sees historical parallels between our net indebtedness of today and that of early America, "From the Jamestown settlement of 1607 until the eve of World War I," he said, "Americans were net debtors with a capital inflow and a trade deficit. The United States was opening a new continent, building farms, canals and railroads, discovering oil, implementing new technologies . . . inventing the assembly line. For British and European investors, the profitability of their loans remained high, and so did the benefits to Americans as they pushed Westward. The borrowed money allowed America to develop and grow without cutting consumption.

"In fact," said Entin, "as the historical record of our country shows, there were no adverse consequences from such transfers. This was because the funds flowing into our country went for capi-

BULLISH ON AMERICA

WHY has the United States run up such huge debts and deficits, and what does it mean for the average American? Stephen J. Entin, Deputy Assistant Secretary of the Treasury for Economic Policy, a leading authority on "supply-side economics," provides some answers.

Q. Why are we so deeply in debt to the rest of the world?

The main reason is that the United States has attracted such a large inflow of foreign capital. This is because of our favorable investment climate. Inflation is down, taxes are down on U.S. labor and capital. Consequently, we are a better place in which to invest.

Q. But what about our big trade deficits, especially with Japan?

We're hoping the steps we've taken to reduce taxes and inflation will be matched by our trading partners. If they do take such measures to stimulate economic growth and employment, their people will have higher personal incomes and will buy more of their own products, as well as ours. Then our exports will rise.

Q. Will our new tax-reform bill help?

A Yes. Dramatically lower tax rates will both reduce the cost of U.S. labor and raise the after-tax wages of American workers. They also

will lower the cost of U.S. capital and raise the after-tax return on U.S. investments. Obviously, this will make it even more attractive to do business with the United States. As our trading partners feel this increased competition, they will be induced to keep more of their capital at home and to stimulate domestic growth and job opportunities through lower taxes and less government intervention in the private sector.

Q. Will this reduce our net indebtedness?

In the long term, yes. Our deficit A. position is a transitory thing. The big shift of investments from abroad to the U.S. brought an inflow of funds and you can't have more and more people trying to get dollars in exchange for other currencies without the dollar going up. As the dollar goes up, Americans buy more foreign products. As the investment flood into the United States is completed, as we put into place the additional factories and equipment triggered by our improved investment climate, then the inflow (of capital) will have run its course and the dollar's exchange rate will come back down. As a result, our trade imbalance will come to a halt. It will take a few years, but it's a self-correcting process. Our Federal Reserve can help by providing sufficient domestic credit to finance much of this domestic expansion. Then we won't have to depend so much on borrowing abroad.

tal formation and to increase our real growth rate."

After World War I, it was an exhausted Europe that needed American capital to rebuild. As creditors, our net-investment position rose from \$6 billion in 1919 through the post-World War II recovery to a peak of \$147 billion in 1982 when a dramatic reversal began. Much of this accelerating inflow of capital represented American investments returning home from the Middle East and elsewhere to safer and more profitable business ventures in the United States. By last year, net new U.S. investments abroad fell below \$20 billion, a 700 percent drop in three years. Ironically, this repatriated capital has contributed to America's net indebtedness.

Barring unforeseen economic "shocks," Entin said he believed history will repeat itself, and the United States in coming years will become a net creditor nation again, as it was from 1919 until 1982. This will happen, he said, as U.S. productive capacity and capital stock are built up more rapidly than in other industrialized countries, as our rates of interest decline, and as investors begin to look elsewhere. Meantime, because of the current inflow of foreign capital, the U.S. will have acquired a capital base and a larger productive potential.

Whether this reassuring prediction comes true or not, only time will tell. But there are signs that the tide of red ink may be ebbing. After months of relentless increase, the nation's trade deficit shrank by \$4.7 billion in August, the biggest one-month reduction on record. And after three straight months in the red, our trade in farm products showed a \$132 million surplus in August. "The sharp improvement," said Commerce Secretary Malcolm Baldrige, "may be the turning point..."

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Continued from page 25

plex. Few experts doubt that we could erect effective ABM defenses of our missile sites in a few years, or that such defenses would be less expensive and complex than race-track and other fancy basing modes.

So why don't we have them? The answer is that, under the ABM treaty and its 1974 protocol, we are allowed only one site for missile defenses, which could at best protect only part of our deterrent. And in 1975-in still another unilateral move-Congress ordered this one remaining site to be closed down as well.

All of this has been done in the name of "mutual assured destruction," but there is little evidence that the Soviets are reciprocating. In fact, their theory in such matters has always stressed the need for homeland defenses, and their practice has followed suit. As of 1980, the Soviets had 64 ABM launchers installed around Moscow (now 100); they also had 12,000 SAM missiles, 2,500 air interceptors and 7,000 home defense radars

In addition, the Soviets have tested their SAM missiles in an ABM mode, and have been developing a huge ABM radar system near Krasnoyarsk-both actions in violation of the 1972 agreement, according to our government.

That background should make it fairly clear that the conflict over SDI, and over ABM defenses generally, is not primarily a question of technology. Obviously, there are many technical issues to be resolved before SDI-or other missile defenses—can become reality.

Also, there are legal-political issues to be addressed, such as what should be done about the SALT I agreement. These are important matters, but distinctly secondary to the underlying strategic problem.

The real issue to be resolved in all of this is one of fundamental policy; Should the United States continue abiding by a doctrine of planned defenselessness that leaves our civilian population deliberately exposed, in the dubious hope that Moscow will somehow do the same? Or should we repudiate MAD and set to work on defensive systems that are technically within our reach, whatever these may happen to be? Those are the questions that will decide the fate of SDI—and a great deal else besides.

INTERVIEW

Continued from page 15

It needs to automate and take ad-A. vantage of technology. Considering its mission to deliver packages anywhere in the world, and certainly in this country, it doesn't spend enough money for research and development. It is very slow to use some of the technology that is on the streets, but it's gaining. It also needs to better educate people toward making changes of address, mailing earlier in the day, and ensuring the use of correct, legible forwarding and return addresses.

. What is happening to the "Zip-Plus Four" plan?

Although it has been in use since A. before the Vietnam War, it has been very slow to take effect. The Postal Service claims that without an additional four digits in the zip code, it will have to hire more people to handle an increasing mail volume. So the Zip-Plus Four is the bedrock basis of its automation system. The Postal Service must develop better ways to encourage businesses and others to use it more, for it has been widely misunderstood. When it was first called the nine-digit zip code, the public mistakenly believed it would have to learn whole new numbers, when in fact it is intended as an incentive for businesses to speed up their mail to keep rates down. We will have Zip-Plus Four with us forever, or at least until some fancy new machine can interpret addresses and apply a code.

U. Christmas is approaching and with it the year's biggest volume of mail for the post office. How will service fare this year?

A lot of that depends on the weather. A. If there's bad weather in the second and third weeks of December, things foul up. However, the Postal Service in the early part of 1986 was reorganized. It eliminated a lot of bureaucracy that had built up over the past 20 years within administrative regions and I think it will be more responsive than in the past.

Even so, it still needs the public's help. People must address their mail correctly. And before people mail their cards and packages, they should find out if the people they're writing to still live at the same address. If there's doubt, send the mail first class so it can be forwarded and, if not delivered, returned. It is also wise to mail as early as possible.

HUGH O'BRIAN

Continued from page 23

dreams and ideals work when others fought to suppress their freedom. The uniqueness of our country today is still true to that spirit as all people are allowed to seek their own levels of achievement within their communities, the country or the world.

America has the opportunity to take the position of the forerunner in the field of leadership training. Our educational institutions, businesses and professional organizations are making a concerted effort to encourage their employees and members to develop leadership qualities that will prove beneficial in their personal and professional lives. At HOBY, we are bringing together the young leaders of the United States and 20 other countries to share experiences and build international understanding.

America is beginning to realize the need for world understanding. Not long ago, events outside of our continent took a long time to affect us. Now our news is filled with instant happenings in South

Africa, the Middle East and around the globe that have an immediate effect on our government and economy.

Through this new world consciousness, the citizens of our country are becoming more aware of happenings around them. At HOBY, as we begin to teach young people how to think, not what to think. I notice our youths becoming conscious critics. They are not willing to sit back and accept things as they are - our young people are not afraid to question the movers and shakers of today. In America, this is the key element to our freedom. We have the ability to think for ourselves and to make an impression on our surroundings.

No, it's not all bad out there. Americans are a proud breed and dedicated to making their country great. Our country fosters a positive attitude toward life and allows us to seek and achieve our highest dreams. Thank God, we have our Don Quixotes. Let's find them and encourage the media and general public to recognize the small miracles that make our country great.

Then the world can see what's right with America.

For further information on the HOBY Foundation, write to 10880 Wilshire Blvd., Rm. 1500, Los Angeles, CA



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PEARL HARBOR

Continued from page 19

airfield to machinegun Robert Tyce as he started to spin the propeller on his plane; he was probably Hawaii's first civilian casualty.

A flight of bombers attacked the Army's Wheeler Field, destroying its planes on the ground and demolishing buildings. Zeros raided the Marine airfield at Barber's Point, putting most of its parked aircraft out of commission and strafing the tent area. Leatherneck gunners brought down one of the attackers.

Over at Schofield Barracks, 1st Lt. Stephen G. Saltzman snatched up an automatic rifle and dashed out of his communications office to match bullets with an enemy bomber making a strafing run. Miraculously, he was not hit but the bomber crashed and burned.

Two Army Air Corps lieutenants, George S. Welch and Kenneth Taylor, managed to get airborne in their P-40s at Haleiwa Field even though it was under attack. Maneuvering their fighters superbly and fearlessly, each shot down two of the attackers before their .50 caliber ammunition ran out. They landed, re-armed, returned to the skies and between them shot down three more enemy planes.

By 10:30 it was all over. The American forces had accounted for 29 Japanese planes and all five of the midget subs. But Yamamoto's sneak attack had achieved the surprise its chief architect had counted on, and in doing so it had savaged its victims brutally: 2,400 American dead and some 1,200 wounded, 18 ships sunk or crippled, more than 160 planes destroyed, 100 others seriously damaged.

However, to say that it was all over by 10:30 is merely a technical accuracy in the sense that the attackers had dropped their last bomb, launched their last torpedo, fired their last strafing round, and streaked away to the safety of their waiting carriers. In reality it was not over at all; it was only beginning. America mourned its dead, nursed its maimed, and reeled from its stunning material losses. But the treacherous attack united the nation in its resolve to make any sacrifice, to face unflinchingly any challenge, until the enemy had paid for his perfidy. Pearl Harbor put fire in America's belly and steel in its backbone. And in the end the fire and the steel wrested victory from what had begun in the tragedy of the Day of Infamy.

REN'S WORLD



Yes, Virginia, there is a Santa Claus, He's found in advertisements, department stores and mirrors!

This is America's traditional time for turkeys, fruitcakes and surprise packages. But enough about the lame-duck Congress, let's talk about Christmas.

The night of December 24th is when, if you call the North Pole, you get a recorded message saying, "Hi, this is Santa. I'm not in right now, but.....

Christmas is my favorite time of year. It's when you hear "Hark, The Herald Angels Sing" and you don't have to worry if your kids hear the lyrics.



This is the month we pay tribute to Santa Claus, a man who has done more promising than anyone can, without being a politician.

There are three things to be learned from the Daniloff incident: 1. Don't go to Russia expecting friendship. 2. Don't go to Russia expecting justice. 3. Don't go to Russia.

Here it is again, the end of another 12 months. That's the problem with growing older, they all seem like microwave vears.

In October I saw two performances of "Much Ado About Nothing." One was Shakespeare's. The other was the Iceland mini-summit.



As a gesture of good will, Secretary Gorbachev is sending out a typical Russian Christmas card this year. It shows the Star of Bethlehem being followed by the Three Wise Men, being followed by the KGR

I'm for holding annual summit meetings. It's one way to speak now and forever hold our peace.

Have you ever considered that even the slowest congressman goes to conferences in Hawaii, Acapulco, Monte Carlo, the Riviera? Here are the two most powerful leaders in the world and where do they pick to meet? Iceland! I don't know about a drug-test, but an I.Q. scan might be in order.

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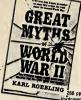
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Street Address _

City____ _ State__ Phone (85DA0178S



"It's a Christmas card from our plumber... Wishing you the cheeriest of holiday seasons and a carefree new year ahead. This offer expires January 30, 1987."

Doubts Dispelled

This public apology appeared in a western newspaper: "I wish to thank the sheriff's office for the recovery of the items that were stolen from my house. At the same time, I wish to apologize for the remarks I made to the effect that the sheriff's office couldn't track a badly wounded elephant in four feet of new snow."

-Kenneth Hall

Kitchen Marathons

"I'm exhausted!" one woman complained to her friend. "What with instant coffee, jiffy rice, instant mashed potatoes, quick frozen dinners and fastsetting gelatin desserts, a meal is one mad nish!"

-Gloria B. Casey

Dear Constituent

If postal rates keep climbing, congressmen will be the only ones who can afford to write letters.

-Clem Stava

Laws Without Loopholes

A friend who recently returned from a vacation recounted the highpoints of his trip. "The first person I met at a ski resort was Jack and he was on crutches. I asked him how it happened and he said, 'I just didn't realize the laws of gravity were so strict.'"

—Oliver Frazier

A Personal Santa?

My neighbor expressed puzzlement when she read of a wealthy 85-year-old who had wed his 20-year-old secretary. "I understand what December can see in May," she told her husband, "but whatever is May going to find in December?"

And her husband replied, "Christmas."

—Kris Lee

That Was The Night!

You know your youth is past when it finally dawns on you that there's really nothing so great about Saturday night.

—Arnot Sheppard Jr.

Metamorphosis

Father to neighbor: "You know your son is growing up when you catch him looking at girls the way he used to look at a plate of chocolate cookies."

-OscarThornbuckle

Balancing Acts

Wife to husband: "Well, I've worked out a budget. Now all you have to do is ask for a raise."

—Jay Norris

Perspectives

You've reached middle age when you tell your teen-age son to get a haircut and he tells you he just did.

-Mary Eyged

Quick Reduction Plan

The secret to returning from Las Vegas with a small fortune is simple: go there with a large fortune!

-Lane Olinghouse

Hook And Sinker, Too

He who fishes for compliments can expect to be handed a line.

—Ivern Ball







Old Village Shop Hanover, PA 17333





Acct, No. _ __ (please print) Exp. Date _ NAME . ADDRESS CITY _ © H.H.I., 1986

